SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #:

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2020

Project Name/Number: /

Filing at a Glance

Company: MVP Health Plan, Inc.
Product Name: VT LG HMO 2020
State: VermontGMCB

TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)

Sub-TOI: HOrg02G.003B Large Group Only - POS

Filing Type: GMCB Rate
Date Submitted: 08/14/2019

SERFF Tr Num: MVPH-132048265

SERFF Status: Assigned

State Tr Num: State Status: Co Tr Num:

Implementation 01/01/2020

Date Requested:

Author(s): Matt Lombardo, Eric Bachner

Reviewer(s): Thomas Crompton (primary), David Dillon, Jacqueline Lee, Christina McLaughlin, Amerin

Aborjaily, Michael Barber

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #:

 State:
 VermontGMCB
 Filing Company:
 MVP Health Plan, Inc.

 TOI/Sub-TOI:
 HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2020

Project Name/Number: /

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large
Group Market Type: Employer Overall Rate Impact: 17.3%

Filing Status Changed: 08/14/2019

State Status Changed: Deemer Date:

Created By: Eric Bachner Submitted By: Eric Bachner

Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

The proposed manual rates, experience rated formula, and addendum included within this filing are for employer groups with 100+ employees in the state of Vermont with coverage dates beginning between 1/1/2020 - 12/31/2020.

Company and Contact

Filing Contact Information

Matt Lombardo, mlombardo@mvphealthcare.com

625 State Street 518-388-2483 [Phone]

Schenectady, NY 12305

Filing Company Information

MVP Health Plan, Inc.CoCode: 95521State of Domicile: New York625 State StreetGroup Code: 1198Company Type: HealthSchenectady, NY 12305Group Name:Maintenance Organization

(518) 388-2469 ext. [Phone] FEIN Number: 14-1640868 State ID Number:

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2020

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 11.500%

Effective Date of Last Rate Revision: 01/01/2019

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: MVPH-131604445

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Premium for	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MVP Health Plan, Inc.	Increase	16.700%	17.300%	\$1,732,319	13	\$10,034,087	21.400%	14.000%

SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #:

State:VermontGMCBFiling Company:MVP Health Plan, Inc.TOI/Sub-TOI:HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only

- POS

Product Name: VT LG HMO 2020

Project Name/Number: /

Rate Review Detail

COMPANY:

Company Name: MVP Health Plan, Inc.

HHS Issuer Id: 77566

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
Preferred Suite HD HMO			1083
Preferred Suite HMO			638

Trend Factors:

FORMS:

New Policy Forms: Affected Forms:

Other Affected Forms: VT HMO COC

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
Member Months: 25,040
Benefit Change: Increase

Percent Change Requested: Min: 14.0 Max: 21.4 Avg: 17.3

PRIOR RATE:

Total Earned Premium: 10,034,087.00
Total Incurred Claims: 8,716,237.00

Annual \$: Min: 360.23 Max: 644.02 Avg: 465.06

REQUESTED RATE:

Projected Earned Premium: 11,766,405.00 Projected Incurred Claims: 10,072,799.00

Annual \$: Min: 419.38 Max: 745.06 Avg: 545.35

SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2020

Project Name/Number: /

Supporting Document Schedules

Satisfied - Item:	Actuarial Memorandum			
Comments:				
Attachment(s):	2020 ACT MEMO HMO Large Group.pdf 2020 Experience Rating Formula Filing Exhibits A-C - Vermont.pdf Appendices A- C - 1Q 2020 SERFF.pdf Appendices A- C - 1Q 2020 SERFF.xlsx Impact of Membership Growth_Decline on Experience Pd Claims.pdf Impact of Membership Growth_Decline on Experience Pd Claims.xlsx MVP Health Care - Experience Formula effective 1.1.19_VT.pdf Rolling 12 Medical and Rx Data - LG.pdf Rolling 12 Medical and Rx Data - LG.xlsx VT Experience Rated Addendum - 1Q 2020.pdf VT LG HMO 2020 Rate Filing SERFF.pdf VT LG HMO 2020 Rate Filing SERFF.xlsx			
Item Status:				
Status Date:				
Bypassod - Itom:	Actuarial Memorandum and Certifications			
71				
Bypass Reason: N/A Attachment(s):				
Attachment(s): Item Status:				
Item Status: Status Date:				
Status Date.				
Satisfied - Item:	Civil Union Rating Requirements			
Comments:	MVP's forms comply with 8 V.S.A. § 4724.			
Attachment(s):				
Item Status:				
Status Date:				
Bypassed - Item:	Consumer Disclosure Form			
Bypass Reason: Consumer Disclosure Form N/A				
Attachment(s):				
Item Status:				
Item Status: Status Date:				
Status Date.				
Satisfied - Item:	Filing Compliance Certification			
Comments:				

State:	VermontGMC	В	Filing Company:	MVP Health Plan, Inc.	
TOI/Sub-TOI:	HOrg02G Gro	up Health Organizations - Health Maintenance (Hl	MO)/HOrg02G.003B Large Gi	oup Only - POS	
Product Name: VT LG HMO 2020					
Project Name/Number:	/				
Attachment(s):		Certification of Compliance - VT.pdf			
Item Status:					
Status Date:					
Bypassed - Item:		Third Party Filing Authorization			
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Unified Rate Review Template			
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					

Company Tracking #:

SERFF Tracking #:

MVPH-132048265

State Tracking #:

SERFF Tracking #: MVPH-132048265 State Tracking #: Company Tracking #: Company Tracking #:

State: VermontGMCB Filing Company: MVP Health Plan, Inc.

TOI/Sub-TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003B Large Group Only - POS

Product Name: VT LG HMO 2020

Project Name/Number: /

Attachment Appendices A- C - 1Q 2020 SERFF.xlsx is not a PDF document and cannot be reproduced here.

Attachment Impact of Membership Growth_Decline on Experience Pd Claims.xlsx is not a PDF document and cannot be reproduced here.

Attachment Rolling 12 Medical and Rx Data - LG.xlsx is not a PDF document and cannot be reproduced here.

Attachment VT LG HMO 2020 Rate Filing SERFF.xlsx is not a PDF document and cannot be reproduced here.



ACTUARIAL MEMORANDUM

2020 Large Group MVPHP Manual Rate and Addendum Filing

Purpose of Filing

The purpose of this filing is to demonstrate the development of manual rates in support of MVP Health Plan's (MVPHP) Large Group HMO product portfolio and seek approval of the manual rates and factors used to develop group specific premium rates. The premium rates included in this filing are for group effective dates between 1/1/2020 and 12/31/2020. The rates are effective for 12 months. This rate filing has been prepared to satisfy the requirements of 8 V.S.A § 5104 and is not intended to be used for other purposes.

Scope of Filing

As of April 2019, there are 1,798 members enrolled in Large Group plans on MVPHIC and MVPHP. Of these members, 1,430 have a 1st quarter renewal, 77 have a 2nd quarter renewal, 151 have a 3rd quarter renewal, and 140 have a 4th quarter renewal.

The overall projected annual revenue change for 1Q 2020 is +16.7% and is driven by three factors which are described below.

- Manual Rate Change: MVP is proposing a quarterly manual rate increase of 10.9% which translates to an annual increase of 15.6%.
- Age/Gender Table Normalization: The average age/gender factor of the population in this experience period compared to the prior filing is 1.005. The annual change to the age/gender factor results in a revenue decrease of -0.5%. MVP is dividing all of the current age/gender factors by this amount (1.005) which is actuarially equivalent to normalizing the claim projection by the same factor. The normalized age/gender table is included in Appendix B of the file, "Appendices A-C 1Q 2020.xlsx".
- Change in Target Loss Ratio: MVP is decreasing its target loss ratio from 86.9% in the 1Q 2019 filing to 85.6% for this rate filing which is increasing the overall revenue change by 1.5%. The drivers of this increase include: an increase in the contribution of reserves from 1.5% to 2%, the reintroduction of the ACA insurer tax and an increase to the billback amounts paid to the state of Vermont. These are offset by a decrease in the administrative load from 8.9% to 8.2%.

Please see the following table for a derivation of the overall revenue change for 1Q to 4Q 2020.

Derivation of Annual Revenue Change Based on Quarterly Rate Changes						
	1Q '20	2Q '20	3Q '20	4Q '20		
	Annual	Annual	Annual	Annual		
	Increase	Increase	Increase	Increase		
Manual Rate Changes	15.6%	15.9%	16.1%	16.3%		
Age Gender Table Normalization	-0.5%	-0.5%	-0.5%	-0.5%		
Impact of Changes in Target Loss Ratio	1.5%	1.0%	0.9%	0.4%		
Proposed Annual Revenue Change	16.7%	16.4%	16.5%	16.2%		

Experience Period Claims

Large group Vermont claims incurred between May 2018 and April 2019, paid through April 2019 (with incurred estimates updated through June 2019) were the basis of MVP's rate analysis. Fee-for-service (FFS) medical and pharmacy claims were projected to the 1Q 2020 rating period by applying 20 months of trend to the experience period data. The capitation and non-FFS costs included in the rate development represent MVP's best estimate of these costs during the rating period.

Pooling Charge

To account for volatility in high cost claims, claims in excess of \$100,000 are being removed from the claim projection and replaced by a pooling charge. Because MVP has limited large group data in Vermont, the pooling charges in this filing align with MVP's large group business in New York, consistent with prior filings. The pooling charge of 9.92% is equal to the \$100,000 pooling charge included in MVP's LG Addendum which is included with this SERFF submission. For a summary of the high cost claim ratio in recent time periods, please refer to the attached file, "Rolling 12 Medical and Rx Data – LG".

IBNR Factor

As previously stated, MVP is reflecting an incurred estimate with two months of claim run-out. We have completed the claims using an IBNR factor of 11.5% which is our best estimate of ultimate liabilities as of 6/30/19. MVP uses a combined trended PMPM and completion factor method to value its ultimate claim liabilities. Please see the following table comparing incurred and paid claim amounts by month for the experience period. Note that this IBNR model is not exclusive to this block of business, so the paid and incurred claim amounts will not tie out to the experience in the filing.

		Incurred	
Incurred Month	Paid Claims	Claims	IBNR Factor
201904	\$3,510,552	\$11,256,141	3.206
201903	\$9,135,962	\$11,790,245	1.291
201902	\$8,690,050	\$9,334,257	1.074
201901	\$10,070,878	\$11,069,800	1.099
201812	\$10,186,868	\$10,540,997	1.035
201811	\$11,479,009	\$11,739,550	1.023
201810	\$11,368,355	\$11,397,387	1.003
201809	\$8,868,732	\$8,882,738	1.002
201808	\$10,096,950	\$10,178,845	1.008
201807	\$8,910,763	\$8,769,500	0.984
201806	\$8,928,597	\$8,948,915	1.002
201805	\$9,452,648	\$9,484,320	1.003
Total	\$110,699,364	\$123,392,696	1.115

Development of Manual Rate Increase

Exhibit 3a demonstrates the development of the proposed 1st quarter rate action. FFS medical claims completed with IBNR and adjusted for the pooling charge are projected to the rating period. An adjustment to the claim projection is made to account for New York's HCRA Surcharge. The New York HCRA Surcharge included in the claim projection is based only on claims paid for services performed by New York hospitals. The load for this surcharge equals 0.25% and is based on historical HCRA fees incurred by Vermont members.

Experience period Rx claims are adjusted for pooling and projected to the rating period. MVP has received 2020 forecasted Rx rebate information from its PBM which is reflected in the projected Rx rebate calculation. Separate rebate per script information has been provided for brand and specialty drugs. These amounts were applied to MVP's projection period brand and specialty script utilization to obtain a PMPM estimate of the rebates in the projection period and equals \$21.57 PMPM for 1Q 2020 renewals and increasing with pharmacy utilization trend for 2Q-4Q 2020.

For plans that are considered Qualified High-Deductible Health Plans (QHDHPs), certain drugs are classified as preventive and are not subject to the member's deductible. MVP will be classifying antidepressants and antipsychotic/antimanic agents as "preventive" effective January 1, 2020.

Quantifying the effect of this benefit change takes place in two steps. First, MVP analyzed experience period pharmacy claims that fall under those categories. In the experience period, QHDHP members spent \$11,659 under their deductible for these drugs, which was then converted to a PMPM amount using total membership for each cohort in the experience period. This amount was \$0.82 for QHDHP members (\$0.47 PMPM on all Vermont Large Group members).

Secondly, to ensure that this load was only applied to QHDHPs, MVP adjusted the historical data in its benefit relativity model to capture these drugs as preventive before the benefit AVs were calculated. As part of our benefit re-sloping process for this filing, the coverage of these drugs as preventative was built into our pricing of the safe harbor riders. This is causing the riders to have a higher relativity in the rating period than in the experience period. This results in the costs only being passed on to the QHDHP members and not those who won't have access to the benefit.

Non-FFS claim expenses and capitation expenses are added to the claim projection. Please see the following table for a summary of non-FFS and capitation expenses reflected in MVP's rate development for this filing.

Summary of Capitations and Non-FRDM Claim Expenses				
Other Medical Expense not in warehouse	\$1.71			
Chiropractic and Acupuncture Cap	\$0.71			
Net Reinsurance Expense	\$0.36			
Medical Home and PCP Incentive	\$3.86			
Total	\$6.64			

The expected non-FFS medical expenses added to the claim projection reflect costs associated with net reinsurance expense, PCP incentive payments and Medical Home, and other miscellaneous MVP claim expenses not included in the historical experience period data such as manual checks and Massachusetts surcharges. The Other Medical Expense data is comprised of a 3-year average of data for all Vermont group sizes and companies (MVPHP and MVPHIC) in order to minimize random variation in this block of business.

Finally, adjustments are made to the projected net claims cost to account for average industry factor and the impact of membership changes over the experience period.

The industry normalization factor shown on Exhibit 3a was computed using MVP's census over the experience period along with the industry factors included in Appendix A of the file, "Appendices A-C - 1Q 2020.xlsx" which is included with this SERFF submission. MVP is not proposing changes to these factors for 2020. Because MVP is deriving its proposed rate increase from the 4Q 2019 manual rates which reflects an industry factor equal to 1.00, claim costs must be adjusted to be on a 1.00 basis as well. Over the experience period, the average industry factor was 1.027. To neutralize the impact of this factor on the required rate change, MVP is multiplying the 1Q 2020 claim projection times the reciprocal of this factor.

MVP is also making an adjustment to the claim projection for the impact of membership not representing a full 12-month contract over the experience period. Because deductibles are present in most these products, paid claims are suppressed in the early months of a member's contract and are higher than average in later contract months. Therefore, if the experience period membership is not evenly distributed by contract month, an adjustment to the claim costs should be made to reflect the expected claim costs for a 12-month contract period.

To determine the adjustment factor for the experience period claims cost, MVP used deductible suppression factors which were developed by analyzing commercial claims for members with 12 months of medical and Rx benefit coverage. MVP assumed that allowed claims were uniformly distributed by month and determined the expected paid claim cost for a given month relative to the average paid amount for 12 months. Factors were developed for a number of different deductible levels, and MVP split its experience period membership by these deductible levels to compute the appropriate adjustment factors. This adjustment factor equals 0.989 and can be found in Exhibit 3a. A quantitative derivation of this factor can be found in the file, "Impact of Membership Growth_Decline on Experience Pd Claims". To arrive at the data suggested quarterly rate change for 1Q 2020, the normalized net claim projection is compared to the 4Q 2019 manual rate that would be collected for the experience period enrollment to indicate the suggested quarterly manual rate change.

MVP has also developed 2Q 2020 to 4Q 2020 manual rates for this rate filing. Please see Exhibits 3b to 3d which are identical to Exhibit 3a except for the fact that one additional quarter of 2020 trend has been applied to the experience period claims. Comparing the 2Q 2020 projected claims to the 1Q 2020 claim projection determines the quarterly manual rate change, and similarly for 3Q 2020 and 4Q 2020.

Medical Trend Factors

The development of annual medical paid claim trend factors for 1Q 2020 is illustrated in Exhibit 2a. MVP is reflecting 1.0% medical utilization trends in the current filing, and the assumed unit cost trends reflect known and assumed price increases from MVP's provider network as of the filing date.

As stated previously, MVP has assumed 1.0% for medical utilization trends in the current filing. MVP analyzed its combined MVPHIC and MVPHP Vermont data for 36 months between 2016 and 2018. In performing this analysis, we were concerned with the large impact that membership growth in other blocks of business (MVPHP small group and individual exchange) was having on the total utilization trend for Vermont. Removing MVPHP data from the calculation would leave a block that was not considered credible. As part of the 2020 Exchange filing, L&E analyzed the entire VT marketplace and determined that a 1.0% utilization trend was reasonable, and we have elected to consistently reflect the 1.0% utilization trend.

The assumed unit cost trends reflect known and assumed price increases from MVP's provider network. The 2019 unit cost trends for VT hospitals reflect the approved Green Mountain Care Board hospital budgets. Please see Exhibit 2A for the unit cost trends by claim category by year. The 2020 unit cost trends for VT hospitals reflect the proposed commercial rate requests from the hospitals to the GMCB. MVP's unit cost trends for non-VT providers for both years reflect the best estimate of MVP's contract negotiations. MVP has assumed that the 2021 annual trend is equal to the 2020 trend, as we lack information on unit cost trends for 2021 at this time.

In addition to the medical cost inflation rate assumed from the historical experience period to the rating period, an adjustment is needed to reflect the impact of cost share leveraging on the carrier's share of the medical cost. Leveraging is a result of the fixed nature of deductibles and copays in health benefit plans. When there are fixed member deductibles and copays, the carrier bears a greater portion of the cost of medical inflation. Therefore, an additional factor adjustment is made to the trend assumption to capture this cost.

The trend applied to the deductible portion of the experience period was derived using the distribution of claims for MVP's VT book of business. Claims below the average deductible amount over the experience period were trended at the applicable allowed trend rate while claims greater than the deductible were held flat.

Also included in this filing are paid trend development exhibits for 2Q 2020 to 4Q 2020. Please see Exhibits 2e, 2i, and 2m which are identical to Exhibit 2a except there is one more quarter of trend reflected in each calculation.

Rx Trend Factors

Annual Rx trend factors split by generic, brand and specialty drugs are illustrated in Exhibit 2a. These trend factors were supplied by MVP's pharmacy benefit manager (PBM) and reflect their best estimate of expected changes to pharmacy costs and drug utilization, given MVP's data as a starting point. Supporting documentation illustrating how the Rx trends shown on Exhibit 2a were converted to paid trends for 1Q 2020 can be found in Exhibit 2b.

The PBM has provided trends for 2019 and 2020. The trends for 2021 are assumed to be equal to the 2020 trends. The trend forecast provided by MVP's PBM accounts for drugs coming off patent, changes in average wholesale price, new drugs being released to the market, and price competitiveness amongst generic and brand drug manufacturers. Please see the following table which displays MVP's pharmacy trends in this filing.

	Rx Trends Used in 2020 MVP VT Large Group Filing						
2018 Trend 2019 Trend 2020 Trend				Trend			
	Unit Cost	Utilization	Unit Cost	Unit Cost	Unit Cost	Utilization	
Generic	17.8%	2.9%	-5.2%	2.5%	-5.2%	2.5%	
Brand	11.7%	-8.9%	8.6%	-1.3%	8.6%	-1.3%	
Specialty	-0.4%	6.0%	7.5%	7.4%	7.5%	7.4%	

Please see the attached file, "Rolling 12 Medical and Rx Data - LG.xlsx" which contains a rolling 12-month summary of total Rx claim costs as well as Rx data broken out by Generic, Brand, and Specialty.

Also included in this filing are paid trend development exhibits for 2Q 2020 to 4Q 2020. Please see Exhibits 2f, 2j and 2n which are identical to Exhibit 2b except there is one more quarter of trend reflected in each calculation.

Retention Expenses

Retention expenses are outlined in the attached Addendum. The following table represents MVP's Large Group administrative expenses as filed in the Supplemental Health Care Exhibit over the past four years:

Administrative Expense Summary - Data Taken from Supplemental Health Care Exhibit

	VT Large Group – MVPHIC & MVPHP					
		Admin Expense				
	Member Months	Premium PMPM	Admin PMPM	Ratio		
2015	68,766	\$432.06	\$34.13	7.9%		
2016	37,858	\$450.19	\$36.77	8.2%		
2017	25,372	\$474.10	\$42.09	8.9%		
2018	26,765	\$484.55	\$48.67	10.0%		

Admin PMPM reflects the following lines from Part I of the SHCE: 6.6, 8.3, 10.1, and 10.4

Changes have been made to the following retention items since the 1Q 2019 filing:

- Administrative Load: MVP is proposing to reduce the administrative expense load in the current filing from 8.9% of premium to 8.2% of premium. This was done so that the PMPM cost of admin expenses increases at a similar rate to MVP's VT Exchange filing (a 5.5% increase over the previous year).
- Covered Lives Assessment: The 2020 covered lives assessment has yet to be finalized by New York State. MVP is assuming a 5% increase in the 2019 covered lives assessment, consistent with prior filings.

The following taxes/assessments are included in the attached Addendum:

ACA Insurer Tax

Since 2014, carriers have been taxed based on earned premium. After being delayed for 2019, MVP is assuming that the tax will be reinstated for plan years 2020 and beyond. The tax is based on MVP's share of nationwide revenue relative to the total tax liability collected by the Federal Government. Using this information, MVP estimates the tax will be 1.0% for 2020 coverage months and beyond.

VT Paid Claim Tax

The State of Vermont charges a 0.999% tax on paid claims.

18 V.S.A § 9374 (h)(1) Billback

\$1.93 PMPM is added for fees MVP must pay to the State of Vermont to help fund expenses incurred by state agencies and other non-profit organizations on MVP's behalf, including the Green Mountain Care Board, the Vermont Program for Quality in Health Care, Inc. and the Office of the Health Care Advocate. MVP's total liability (MVPHP plus MVPHIC) for Fiscal Year 2019 is \$351,394. Due to MVP's rapid membership growth from 2017 to 2019 as well as changes to funding mechanisms for each of the programs, MVP is estimating its combined liability for 2020 to be \$758,553. This is spread across MVP's entire Vermont membership as of February 2019 to calculate the estimated PMPM payment.

VT Vaccine Pilot

Based on information provided by the Vermont Vaccine Purchasing Program (VVPP), MVP's rates are \$4.54 per covered child and \$0.56 covered adult for January to March 2020, followed by an estimate of \$10.07 per covered child and \$1.02 per covered adult thereafter. Based on a blend of MVP's child and adult membership in the projection period, the total PMPM costs are \$0.98 for the first quarter of 2020 followed by \$1.97 PMPM for the final three quarters. MVP blended those two PMPMs together by applying 25% weight to the first quarter and 75% weight to the final three quarters. This blended PMPM was then compared to the projection period premium PMPM before the assessment load (\$561.91) to convert the assessment to a percent of premium load of 0.31%.

Loss Ratio Information

The traditional target loss ratio (claims cost / premium) for the rates proposed in this rate filing is 85.6%. After adjusting for taxes/assessments and expenses associated with quality improvements, the Federal target loss ratio for the rates proposed in this filing is 87.5%. Please see the following table for more detail:

Target Loss Ratio for LG VT in 1Q 2019					
	Large Group VT				
A) Claims Expense	\$494.89				
B) Taxes/Assessments	\$9.50				
C) Quality Improvement	\$2.83				
D) Premium	\$578.09				
E) Traditional Loss Ratio	85.6%				
= A) / D)					
F) Federal Loss Ratio	87.5%				
= [A) + C] / [D) - B]					

For calendar year 2018, the actual federal loss ratio for large group on MVPHP was 106.2% and on MVPHIC was 106.1%. The rolling three-year federal loss ratio for MVPHIC Vermont large group was 96.0% after credibility adjustment. Therefore, MVP did not rebate consumers for 2018 and does not expect to in the rate effective year.

Supplemental Exhibits

Also included with this filing is a historical claim and membership summary for the past 36 months grouped into rolling 12-month periods. Incurred claims from May 2016 – April 2019 completed through June 2019 are reflected in the data. Note the data represented in these files excludes the 51-100 eligible subscriber block that previously transitioned into the small group market.

Re-Sloping of Benefits

MVP has used its proprietary benefit relativity model to update the relativities for all existing plan offerings. Exhibit 3e shows the 4Q19 net required revenue before and after the benefit re-sloping for all medical/pharmacy/safe harbor plan combinations along with the membership for the plan. The membership weighted net required revenue after adjusting the relativities is equal to before, ensuring revenue neutrality.

New Products

MVP is offering nine new base products to this market effective 1/1/20: VT3HDH55AXB, VT3HDH56AXB, VT3HDH57EXB, VT3HDH58AXB, VT3HDH59AXB, VT3HDH60EXB, VT3HMO119ZLE, VT3HMO120ZLE, and VT3HMO122AXB. MVP utilized its proprietary benefit relativity model to value the benefits associated with the new plans. The manual rates for these new plans reflect the benefit differences.

MVP is also adding 5 new pharmacy riders to this market effective 1/1/20: RXVT3HMB606ZL, RXVT3HMB607ZL, RXVT3HMB609ZL and RXVT3HMB610ZL. MVP utilized its proprietary benefit relativity model to value the benefits associated with the new plans. The manual rates for these new plans reflect the benefit differences.

In addition, MVP is filing a Safe Harbor rider accompanying VT3HDH55AXB, VT3HDH56AXB, VT3HDH57EXB, VT3HDH58AXB, VT3HDH59AXB, VT3HDH60EXB, and VT3HMO122AXB. The riders are RXVT3HDH510L-ap, RXVT3HDH510L-ar, RXVT3HDH510L-ar, RXVT3HDH510L-at, RXVT3HDH510L-at, RXVT3HDH510L-au, RXVT3HDH510L-av respectively. MVP utilized its proprietary benefit relativity model to value the benefits associated with the new Safe Harbor riders as well.

Finally, MVP has added a new wellness rider effective 1/1/20: MV3H(MB/MH/DH)371L. This is a mandatory rider, so the rider itself has zero cost. The additional cost associated with the updated wellness program has been reflected in the "Other Medical Expense not in warehouse" line item above.

Actuarial Certification

I, Eric Bachner, am an Associate of the Society of Actuaries. I have examined the assumptions and methods used in determining MVP's requested rates. Based on my review and examination, it is my opinion that the proposed premium rates are reasonable in relation to the benefits provided and that they are not excessive, inadequate, nor unfairly discriminatory. This rate filing conforms to the applicable Standards of Practice as promulgated by the Actuarial Standards Board.

Eric Bachner, ASA

Leader, Actuarial, Commercial/Government Programs

MVP Health Care

08/12/2019

Date

MVP Health Care - Large Group Experience Rating Formula

I. Case Information					
Group Name:	Input	7	Date:	Input	\neg
Group #:	Input	_	Effective Date:	Input	
Marketing Rep:	Input				
Underwriter:	Input	7			
	F				
II. Manual Pure Premium Calculation		Medical w/ Non-Phar	rmacy Riders	Pharmacy	
1 - Manual Pure Premium	Addendum Valu	ue		Addendum Value	
2 - Industry Factor	Addendum Valu			Addendum Value	
3 - Demographic Factor	Addendum Valu			Addendum Value	
4 - Manual Group Risk Assessment	Addendum Valu			Addendum Value	
5 - HRA/HSA Funding Load Factor	Addendum Valu	ue		Addendum Value	
6 - Adjusted Manual Pure Premium	1 x 2 x 3 x 4 x 5	5		1 x 2 x 3 x 4 x 5	Total PMPM
III. Experience Pure Premium Calculation					
Experience Period Start Date	Input			Input	
Experience Period End Date	Input			Input	
Paid Through Date	Input			Input	
Midpoint of Experience Period	Input			Input	
Product Reflected in Experience	Input			Input	
Product in the Rate Quote	Input			Input	
Member Months	Input			Input	
Out-of-Area Subscribers	Input			n/a	
Claims Information					
1 - Date of Service Paid Claims	Input			Input	
2 - Composite Completion Factor Adjustment	Input			Input	
3 - Incurred Claims	1x2			1x2	
4 - Other non fee for service medical expenses	Input			n/a	
5 - Pooling Level (PL)	Addendum Valu	ue		Addendum Value	
6 - Actual Large Claims (Excess Over PL)	Input			Input	
7 - Pharmacy Rebate Factor	n/a			Addendum Value	
8 - Incurred Claims Less Large Claims	3+4-6			(3 - 6) * 7	
9 - Trend Factor to MP of Projection Period	Addendum Valu	ue		Addendum Value	
10 - Trended Net Claims	8x9			8x9	
11 - Trended pmpm Net Claims	10 / membermon	nths		10 / membermonths	
Experience Adjustments					
12 - Demographic Adjustment (Carrier Replacement Only)	Addendum Valu	ue		Addendum Value	
13 - Prior Period Adjustment, if applicable	Value from Exhibi	oit B		Value from Exhibit B	
14 - Network Adjustment Factor	Addendum Valu	ue		n/a	
15 - Benefit Adjustment	Addendum Valu	ue		Addendum Value	
16 - Pooling Charge %	Addendum Valu	ue		Addendum Value	
17 - Adjusted pmpm Net Claims	product(11 thru 15) x	(1+16)		product(11 thru 15) x (1+16)	
18 - Covered Lives Assessment	Addendum Valu	ue		n/a	
19 - Indigent Care	Addendum Valu	ue		n/a	
20 - Experience Pure Premium	17 + 18 + 19			17	
				<u> </u>	
IV. Employer Specific Premium Rates	<u>Total</u>				
Blending the Manual Pure Premium and Experience	0.5 0				
1 - Adjusted Manual Pure Premium	6 From Section				
2 - Experience Pure Premium	20 From Section				
3 - Experience Credibility Weight	Addendum Va				
4 - Blended Pure Premium	2x3 + 1x(100% Addendum Va				
5 - Group Risk Assessment Factor					
6 - New Business Discount	Addendum Va				
7 - Retrospective Financial Underwriting Factor	Addendum Va				
8 - Network Access Fee	Addendum Va				
9 - Retention Charges excluding Premium Tax	Addendum Va				
10 - Premium Taxes	Addendum Va				
11 - Group Required Pure Premium	4x5x6x7+8+9-	+10			
Premium Rate Development					
- romain rate zerolopinon	Single EE/SP	EE/Ch(ren)	Family		
12 - Employer Specific Loading Factors	Based on the Group's specific r		<u> </u>		
13 - Final Premium Rates	11 x 12	11 x 12	11 x 12		
			·····-		
V. Minimum Premium Funding					
	Single EE/SP	EE/Ch(ren)	<u>Family</u>		
1 - Final Premium Rates	From Section IV, line 13				
2 - Retention Rate	From Section IV., lines 9 + 10 >	x Employer Specific Loading	Factors		
3 - Claims Liability Rate	1-2				
4 - Claims Fluctuation Margin	Addendum Value				

MVP Health Care - Large Group Experience Rating Formula - Two Periods of Experience calculation

Group Name: Group #: Marketing Rep: Underwriter:	Input Input Input Input	Date: Effective Date:	Input Input

Experience Pure Premium Calculation		Medical Claims			Pharmacy Claims	
	Period 1	Period 2		Period 1	Period 2	
Experience Period Start Date	Input	Input		Input	Input	
Experience Period End Date	Input	Input		Input	Input	
Paid Through Date	Input	Input		Input	Input	
Midpoint of Experience Period	Input	Input		Input	Input	
Product Reflected in Experience	Input	Input		Input	Input	
Product in the Rate Quote	Input	Input		Input	Input	
Member Months	Input	Input		Input	Input	
Claims Information						
1 - Date of Service Paid Claims	Input	Input		Input	Input	
2 - Composite Completion Factor Adjustment	Input	Input		Input	Input	
3 - Incurred Claims	1x2	1x2		1x2	1x2	
4 - Other non fee for service medical expenses	Input	Input		n/a	n/a	
5 - Pooling Level (PL)	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
6 - Actual Large Claims (Excess Over PL)	Input	Input		Input	Input	
7 - Pharmacy Rebate Factor	n/a	n/a		Addendum Value	Addendum Value	
8 - Incurred Claims Less Large Claims	3+4-6	3+4-6		(3 - 6) * 7	(3 - 6) * 7	
9 - Trend Factor to MP of Projection Period	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
10 Regional Trend Adjustment Factor	Addendum Value	n/a		Addendum Value	n/a	
11 - Trended Net Claims	8x9x10	8x9x10		8x9x10	8x9x10	
12 - Trended pmpm Net Claims	11 / membermonths	11 / membermonths		11 / membermonths	11 / membermonths	
Experience Adjustments						
13 - Demographic Adjustment (Carrier Replacement Only)	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
14 - Network Adjustment Factor	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
15 - Benefit Adjustment	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
16 - Pooling Charge %	Addendum Value	Addendum Value		n/a	n/a	
17 - Adjusted pmpm Net Claims	product(12 thru 15) x (1+16)	product(12 thru 15) x (1+16)		product(12 thru 15) x (1+16)	product(12 thru 15) x (1+16)	
Period Weight	Addendum Value	Addendum Value		Addendum Value	Addendum Value	
Prior Period Adjustment Factor	P1 and P2 Weighted Average line 17	7 / P1 line 17	ı	P1 and P2 Weighted Average line	e 17 / P1 line 17	

MVP Health Care - Large Group Experience Rating Formula - Collective Arrangements

Collective Name: / Collective Group #: / Marketing Rep: / Underwriter: /	nput Input	Date: Input Effective Date: Input	

Step I - Subgroup Specific Premiums	Subgroup #1	Subgroup #2	Subgroup #3	Subgroup #4	Subgroup #5	Total Collective Rate
1 - Subgroup Experience Period Member Months 2 - Subgroup Specific Premium Rate PMPM	Input Computed using Exhibit A	Input I, assuming 100% credibilit	Input y and removing claim	Input s above subgroup pooling I	Input evel	Sum of Subgroup MMs Sumproduct (1) * (2) / Sum (1)
Step II - Collective Total Premium 3 - Collective Group Rate PMPM	N/A	N/A	N/A	N/A	N/A	Exhibit A
<u>Step III - Final Subgroup Premiums</u> 4 - Difference in Total Premium PMPM	N/A	N/A	N/A	N/A	N/A	(3) - (2)
5 - Subgroup Specific Premium PMPM	Subgroup #1 (2) + Total Collective (4)	Subgroup #2 (2) + Total Collective (4)	Subgroup #3 (2) + Total Collective (4)	Subgroup #4 (2) + Total Collective (4)	Subgroup #5 (2) + Total Collective (4)	N/A

SIC	SIC Description	SIC Fx
111	Wheat	0.90
112	Rice	0.90
115	Corn	0.90
116	Soybeans	0.90
119	Cash Grains, NEC	0.90
131	Cotton	0.90
132	Tobacco	0.90
133	Sugarcane and Sugar Beets	0.90
134	Irish Potatoes	0.90
139	Field Crops, Except Cash Grains, NEC	0.90
161	Vegetables and Melons	0.90
171	Berry Crops	0.90
172	Grapes	0.90
173	Tree Nuts	0.90
174	Citrus Fruits	0.90
175	Deciduous Tree Fruits	0.90
179	Fruits and Tree Nuts, NEC	0.90
181	Ornamental Floriculture and Nursery Products	0.90
182	·	0.90
191	Food Crops Grown Under Cover General Farms, Primarily Crop	0.90
211	Beef Cattle Feedlots	0.95
212		0.95
	Beef Cattle, Except Feedlots	
213	Hogs Shoon and Coats	0.95 0.95
	Sheep and Goats	
219	General Livestock, Except Dairy and Poultry	1.00
241	Dairy Farms	1.00
251	Broiler, Fryers, and Roaster Chickens	0.95
252	Chicken Eggs	0.95
253	Turkey and Turkey Eggs	0.95
254	Poultry Hatcheries	0.95
259	Poultry and Eggs, NEC	0.95
271	Fur-Bearing Animals and Rabbits	0.95
272	Horses and Other Equines	0.95
273	Animal Aquaculture	0.95
279	Animal Specialities, NEC	0.95
291	General Farms, Primarily Livestock and Animal Specialties	1.00
711	Soil Preparation Services	0.95
721	Crop Planting, Cultivating, and Protecting	0.95
722	Crop Harvesting, Primarily by Machine	0.95
723	Crop Preparation Services For Market, except Cotton Ginning	0.95
724	Cotton Ginning	0.95
741	Veterinary Services For Livestock	0.95
742	Veterinary Services for Animal Specialties	0.95
751	Livestock Services, Except Veterinary	1.00
752	Animal Specialty Services, Except Veterinary	0.95
761	Farm Labor Contractors and Crew Leaders	0.95
762	Farm Management Services	0.95
781	Landscape Counseling and Planning	0.90
782	Lawn and Garden Services	1.10
783	Ornamental Shrub and Tree Services	1.10
811	Timber Tracts	0.90
831	Forest Nurseries and Gathering of Forest Products	0.90
851	Forestry Services	0.95
912	Finfish	1.05
913	Shellfish	1.05

SIC	SIC Description	SIC Fx
919	Miscellaneous Marine Products	0.95
921	Fish Hatcheries and Preserves	0.95
971	Hunting and Trapping, and Game Propagation	0.95
1011	Iron Ores	1.15
1021	Copper Ores	1.15
1031	Lead and Zinc Ores	1.15
1041	Gold Ores	1.15
1044	Silver Ores	1.15
1061	Ferroalloy Ores, Except Vanadium	1.15
1081	Metal Mining Services	1.05
1094	Uranium-Radium-Vanadium Ores	1.15
1099	Miscellaneous Metal Ores, NEC	1.15
1221	Bituminous Coal and Lignite Surface Mining	1.15
1222	Bituminous Coal Underground Mining	1.15
1231		1.15
1241	Anthracite Mining Coal Mining Services	1.15
1311	Crude Petroleum and Natural Gas	1.05
1321	Natural Gas Liquids	1.05
1381	Drilling Oil and Gas Wells	1.05
1382	Oil and Gas Field Exploration Services	0.95
1389	Oil and Gas Field Services, NEC	1.05
1411	Dimension Stone	1.15
1422	Crushed and Broken Limestone	1.15
1423	Crushed and Broken Granite	1.15
1429	Crushed and Broken Stone, NEC	1.15
1442	Construction Sand and Gravel	1.15
1446	Industrial Sand	1.15
1455	Kaolin and Ball Clay	1.15
1459	Clay, Ceramic, and Refractory Minerals, NEC	1.15
1474	Potash, Soda, and Borate Minerals	1.15
1475	Phosphate Rock	1.15
1479	Chemical and Fertilizer Mineral Mining, NEC	1.15
1481	Nonmetallic Minerals Services Except Fuels	1.05
1499	Miscellaneous Nonmetallic Minerals, Except Fuels	1.15
1521	General Contractors-Single-Family Houses	0.95
1522	General Contractors-Residential Buildings, Other Than Single-Family	1.00
1531	Operative Builders	1.00
1541	General Contractors-Industrial Buildings and Warehouses	1.00
1542	General Contractors-Nonresidential Buildings, Other than Industrial Buildings and Warehouses	1.00
1611	Highway and Street Construction, Except Elevated Highways	1.00
1622	Bridge, Tunnel, and Elevated Highway Construction	1.00
1623	Water, Sewer, Pipeline, and Communications and Power Line Construction	1.00
1629	Heavy Construction, NEC	1.00
1711	Plumbing, Heating, and Air-Conditioning	1.00
1721	Painting and Paper Hanging	1.00
1731	Electrical Work	1.00
1741	Masonry, Stone Setting, and Other Stone Work	1.00
1742	Plastering, Drywall, Acoustical, and Insulation Work	1.00
1743	Terrazzo, Tile, Marble, and Mosaic Work	1.00
1751	Carpentry Work	1.00
1752	Floor Laying and Other Floor Work, NEC	1.00
1761	Roofing, Siding, and Sheet Metal Work	1.00
1771	Concrete Work	1.00
1781	Water Well Drilling	1.00
1791	Structural Steel Erection	1.00

SIC	SIC Description	SIC Fx
1793	Glass and Glazing Work	1.00
1794	Excavation Work	1.00
1795	Wrecking and Demolition Work	1.00
1796	Installation or Erection of Building Equipment, NEC	1.00
1799	Special Trade Contractors, NEC	1.00
2011	Meat Packing Plants	1.05
2013	Sausages and Other Prepared Meats	1.05
2015	Poultry Slaughtering and Processing	1.00
2021	Creamery Butter	0.95
2022	Natural, Processed, and Imitation Cheese	0.95
2023	Dry, Condensed, and Evaporated Dairy Products	0.95
2024	Ice Cream and Frozen Desserts	0.95
2026	Fluid Milk	0.95
2032	Canned Specialties	0.95
2033	Canned Fruits, Vegetables, Preserves, Jams, and Jellies	0.95
2034	Dried and Dehydrated Fruits, Vegetables, and Soup Mixes	0.95
2035	Pickled Fruits and Vegetables, Vegetable Sauces and Seasonings, and Salad Dressings	0.95
2037	Frozen Fruits, Fruit Juices, and Vegetables	0.95
2037	Frozen Specialties, NEC	0.95
2038	Flour and Other Grain Mill Products	0.95
2041	Cereal Breakfast Foods	0.95
2043		
	Rice Milling	0.95
2045	Prepared Flour Mixes and Doughs	0.95
2046	Wet Corn Milling	0.95
2047	Dog and Cat Food	0.95
2048	Prepared Feed and Feed Ingredients for Animals and Fowls, Except Dogs and Cats	0.95
2051	Bread and Other Bakery Products, Except Cookies and Crackers	0.95
2052	Cookies and Crackers	0.95
2053	Frozen Bakery Products, Except Bread	0.95
2061	Cane Sugar, Except Refining	0.95
2062	Cane Sugar Refining	0.95
2063	Beet Sugar	0.95
2064	Candy and Other Confectionery Products	0.95
2066	Chocolate and Cocoa Products	0.95
2067	Chewing Gum	0.95
2068	Salted and Roasted Nuts and Seeds	0.95
2074	Cottonseed Oil Mills	0.95
2075	Soybean Oil Mills	0.95
2076	Vegetable Oil Mills, Except Corn, Cottonseed, and Soybeans	0.95
2077	Animal and Marine Fats and Oils	1.00
2079	Shortening, Table Oils, Margarine, and Other Edible Fats and Oils, NEC	0.95
2082	Malt Beverages	0.95
2083	Malt	0.95
2084	Wines, Brandy, and Brandy Spirits	0.95
2085	Distilled and Blended Liquors	0.95
2086	Bottled and Canned Soft Drinks and Carbonated Waters	0.95
2087	Flavoring Extracts and Flavoring Syrups NEC	0.95
2091	Canned and Cured Fish and Seafood	0.95
2092	Prepared Fresh or Frozen Fish and Seafoods	0.95
2095	Roasted Coffee	0.95
2093	Potato Chips, Corn Chips, and Similar Snacks	0.95
2096	Manufactured Ice	0.95
2097		
1 709X	Macaroni, Spaghetti, Vermicelli, and Noodles	0.95
2099	Food Preparations, NEC	0.95

1.05	SIC	SIC Description	SIC Fx
2214 Tobaco Stemming and Redrying 1.05 2212 Broadwoven Fabric Mills, Cotton 0.95 2223 Broadwoven Fabric Mills, Manmade Fiber and Silk 0.95 2231 Narrow Fabric AMIS, Wool (Including Dyeing and Finishing) 0.95 2241 Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber 0.95 2251 Women's Full-Length and Knee-Length Hosiery, Except Socks 1.00 2252 Hosiery, NEC 1.00 2253 Kin Cudrewea Mills 1.00 2254 Kint Lunderwear and Nightwear Mills 1.00 2255 Lean Alway Rolin Fabric Mills 0.95 2258 Lea and Warp Knif Fabric Mills 0.95 2259 Kritting Mills, NEC 0.95 2260 Finishers of Broadwoven Fabrics of Cotton 0.95 2261 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Textles, NEC 0.95 2263 Carpets and Rugs 0.95 2273 Carpets and Rugs 0.95 2284 Trae All Rugs 0.95	2121	Cigars	1.05
2211 broadwoven Fabric Mills, Cotton 0.95 2223 Broadwoven Fabric Mills, Manmade Fiber and Silk 0.95 2234 Broadwoven Fabric Mills, Cotton (Problems) 0.95 2241 Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber 0.95 2251 Women's Full-Length and Knee-Length Hodiery, Except Socks 1.00 2253 Kort Cuterwear Mills 1.00 2254 Kort Loddrowear and Mightwear Mills 1.00 2255 Kort Gardrowear and Mightwear Mills 0.95 2258 Lice and Warp Kort Fabric Mills 0.95 2259 Kortte Gardrowear And Mills 0.95 2261 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Textilies, NEC 0.95 2263 Finishers of Textilies, NEC 0.95 2273 Carpets and Rugs 0.95 2284 Yarn Sprinting Mills 0.95 2285 Finishers of Rextilies, Net Rugs 0.95 2286 Finishers of Rextilies, Net Rugs 0.95 2287 Yarn Ferturizing, Throwing	2131	Chewing and Smoking Tobacco and Snuff	1.05
2221 Broadwoven Fabric Mills, Manmade Fiber and Silk 0.95 2221 Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing) 0.95 2221 Narrow Sarbit-Length and Knee-Length Hosiery, Except Socks 1.00 2252 Hosiery, NEC 1.00 2353 Kint Cuterwear Mills 1.00 2525 Kint Underwear and Nightwear Mills 1.00 2525 Kont Underwear and Nightwear Mills 0.95 2526 Kont Underwear and Nightwear Mills 0.95 2527 Veft Kint Eabric Mills 0.95 2528 Lace and Warp Knit Fabric Mills 0.95 2529 Kontting Mills, NEC 0.95 261 Finishers of Broadwoven Fabrics of Cotton 0.95 2626 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2627 Carbar Sand Rugs 0.95 2628 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2629 Travition of Textices, NEC 0.95 2621 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2622 <t< td=""><td>2141</td><td>Tobacco Stemming and Redrying</td><td>1.05</td></t<>	2141	Tobacco Stemming and Redrying	1.05
2231 Broadwoven Fabric Mills, Wool (including Dyeing and Finishing) 0.95 2241 Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber 0.95 2252 Women's Jul-Length and Knee-Length Hosiery, Except Socks 1.00 2253 Knit Outerwear Mills 1.00 2254 Knit Outerwear Mills 1.00 2257 Knit Outerwear Mills 0.95 2258 Knit Outerwear Mills 0.95 2258 Knit Chardware and Nightwear Mills 0.95 2259 Knitting Mills, NEC 0.95 2260 Finishers of Broadwoven Fabrics of Cotton 0.95 2261 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Textiles, NEC 0.95 2273 Carpets and Rug 0.95 2274 Finishers of Textiles, NEC 0.95 2272 Finishers of Textiles, NEC 0.95 2272 Finishers of Broadwoven Fabrics of Cotton 0.95 2272 Finishers of Broadwoven Fabrics of Cotton 0.95 2272 Yarn Spring Mills 0.9	2211	Broadwoven Fabric Mills, Cotton	0.95
2241 Narrow Fabric and Other Smallware Mills: Cotton, Wool, Silk, and Manmade Fiber 0.95 2251 Women's Full-tength and Knee-Length Hosiery, Except Socks 1.00 2252 Hosiery, NEC 1.00 2253 Knit Outerwear Mills 1.00 2257 Weff Knit Fabric Mills 0.95 2258 Knit Underwear and Nightwear Mills 0.95 2258 Knit Underwear All Night Fabric Mills 0.95 2258 Knitting Mills, NEC 0.95 2261 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2263 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2266 Finishers of Textiles, NEC 0.95 2273 Carpets and Rugs 0.95 2284 Tractural Rugs 0.95 2284 Tractural Rugs 0.95 2285 Yarn Exerturizing, Throwing, Twisting, and Winding Mills 0.95 2285 Conted Fabrics, Not Rubberized 0.95 2296 Trec Cord and Fabrics	2221	Broadwoven Fabric Mills, Manmade Fiber and Silk	0.95
2251 Women's Full-Length and Knee-Length Hosiery, Except Socks 1.00 2252 Holderty, NEC 1.00 2536 Kink Curterweer Mills 1.00 2254 Knit Underwear and Nightwear Mills 1.00 2257 Weft Knit Fabric Mills 0.95 2258 Lace and Warp Knit Fabric Mills 0.95 2259 Knitting Mills, NEC 0.95 2261 Flinishers of Broadwoven Fabrics of Cotton 0.95 2262 Flinishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2263 Flinishers of Treatiles, NEC 0.95 2273 Carpets and Rugs 0.95 2281 Yarn Spinning Mills 0.95 2282 Yarn Texturizing, Throwing, Twisting, and Winding Mills 0.95 2284 Thread Mills 0.95 2285 Cardaed Fabrics 0.95 2286 Tre Cord and Fabrics 0.95 2297 Nonwoven Fabrics 0.95 2298 Cordage and Twine 0.95 2299 Textuel Goods, NEC 0.95	2231	Broadwoven Fabric Mills, Wool (Including Dyeing and Finishing)	0.95
2251 Women's Full-Length and Knee-Length Hosiery, Except Socks 1.00 2252 Hoisery, NEC 1.00 2536 Kink Underwear Allis 1.00 2254 Knit Underwear and Nightwear Mills 1.00 2257 Weft Knit Fabric Mills 0.95 2258 Lace and Warp Knit Fabric Mills 0.95 2259 Knitting Mills, NEC 0.95 Flinishers of Broadwoven Fabrics of Cotton 0.95 Flinishers of Broadwoven Fabrics of Mammade Fiber and Silk 0.95 2269 Flinishers of Broadwoven Fabrics of Mammade Fiber and Silk 0.95 2273 Carpets and Rugs 0.95 2284 Yarn Texturizing, Troowing, Twisting, and Winding Mills 0.95 2285 Yarn Texturizing, Troowing, Twisting, and Winding Mills 0.95 2286 Tree Cord and Fabrics 0.95 2287 Tree Cord and Fabrics 0.95 2288 Tree Cord and Fabrics 0.95 2299 Texture Goods, NEC 0.95 2290 Texture Goods, NEC 0.95 Men's and Boys' Shirts, Except	2241		0.95
2252 Hosiery, NEC 1.00 2253 Knit Outerwear Mills 1.00 2254 Knit Outerwear Mills 1.00 2257 Weft Knit Fabric Mills 0.95 2258 Knit Underwear and Mightwear Mills 0.95 2258 Knitting Mills, NEC 0.95 2260 Finishers of Broadwoven Fabrics of Cotton 0.95 2261 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2262 Finishers of Textlies, NEC 0.95 2273 Carpets and Rugs 0.95 2273 Carpets and Rugs 0.95 2274 Yarn Spinning Mills 0.95 2284 Thread Mills 0.95 2285 Trinker Cord and Fabrics 0.95 2295 Trinker Cord and Fabrics 0.95 2297 Truttle Goods, NEC 0.95 2098 Textle Goods, NEC 0.95 2097 Textle Goods, NEC 0.95 2311 Men's and Boys' Sults, Coats, and Overcoats 1.00 2322 Men's	2251		1.00
2253 Knit Underwear and Nightwear Mills 1.00 2257 Werk Knit Fabric Mills 0.95 2258 Lace and Warp Knit Fabric Mills 0.95 2259 Mex Knit Fabric Mills 0.95 2259 Kintting Mills, NEC 0.95 2510 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Broadwoven Fabrics of Cotton 0.95 2263 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2269 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2270 Carpets and Rugs 0.95 2281 Yarn Spinning Mills 0.95 2282 Yarn Texturizing, Throwing, Twisting, and Winding Mills 0.95 2283 Thread Mills 0.95 2294 Thread Mills 0.95 2295 Tracturizing, Throwing, Twisting, and Winding Mills 0.95 2296 Trectur and Fabrics 0.95 2297 Trexturizing, Throwing, Twisting, and Winding Mills 0.95 2298 Textlie Goods, NEC 0.95	2252		1.00
2254 Knit Underwear and Nightwear Mills 1.00 2257 Werk Knit Fabric Mills 0.95 2258 Lace and Warp Knit Fabric Mills 0.95 2259 Knitting Mills, NEC 0.95 2261 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2262 Finishers of Textiles, NEC 0.95 2273 Carpets and Rugs 0.95 2281 Yarn Spinning Mills 0.95 2282 Yarn Texturizing, Throwing, Twisting, and Winding Mills 0.95 2283 Coated Fabrics, Not Rubberized 0.95 2295 Coated Fabrics, Not Rubberized 0.95 2296 Tire Cord and Fabrics 0.95 2297 Textile Goods, NEC 0.95 2298 Men's and Boys' Sults, Coats, and Overcoats 1.00 2321 Men's and Boys' Sults, Coats, and Overcoats 1.00 2322 Men's and Boys' Sults, Except Work Shirts 1.00 2323 Men's and Boys' Sults, Except Work Shirts 1.00 2323 Men's and Boys' Sults, Except Work Shirts 1.00			
2257 Weft Knit Fabric Mills 0.95 2258 Lace and Warp Knit Fabric Mills 0.95 2259 Avitting Mills, NEC 0.95 2261 Finishers of Broadwoven Fabrics of Cotton 0.95 2262 Finishers of Broadwoven Fabrics of Manmade Fiber and Silk 0.95 2269 Finishers of Faviles, NEC 0.95 2273 Carpets and Rugs 0.95 2281 Yarn Spinning Mills 0.95 2282 Yarn Exturizing, Throwing, Twisting, and Winding Mills 0.95 2283 Thread Mills 0.95 2295 Coated Fabrics, Not Rubberized 0.95 2295 Coated Fabrics, Not Rubberized 0.95 2296 Cordage and Twine 0.95 2297 Nonwowner Fabrics 0.95 2298 Cordage and Twine 0.95 2299 Textlie Goods, NEC 0.95 231 Men's and Boys' Shirts, Except Work Shirts 1.00 2321 Men's and Boys' Shirts, Except Work Shirts 1.00 2323 Men's and Boys' Shirts, Except Work			
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2339Women's, Misses', and Juniors' Outerwear, NEC1.002341Women's, Misses', Children's, and Infants' Underwear and Nightwear1.002342Brassieres, Girdles, and Allied Garments1.002353Hats, Caps, and Millinery1.002361Girls', Children's, and Infants' Dresses, Blouses, and Shirts1.002369Girls', Children's, and Infants' Outerwear, NEC1.002371Fur Goods1.002381Dress and Work Gloves, Except Knit and All-Leather1.002384Robes and Dressing Gowns1.002385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2335	Women's, Misses', and Juniors' Dresses	1.00
2341Women's, Misses', Children's, and Infants' Underwear and Nightwear1.002342Brassieres, Girdles, and Allied Garments1.002353Hats, Caps, and Millinery1.002361Girls', Children's, and Infants' Dresses, Blouses, and Shirts1.002369Girls', Children's, and Infants' Outerwear, NEC1.002371Fur Goods1.002381Dress and Work Gloves, Except Knit and All-Leather1.002384Robes and Dressing Gowns1.002385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2337	Women's, Misses' and Juniors' Suits, Skirts, and Coats	1.00
Brassieres, Girdles, and Allied Garments 1.00 2351 Hats, Caps, and Millinery 1.00 2361 Girls', Children's, and Infants' Dresses, Blouses, and Shirts 1.00 2369 Girls', Children's, and Infants' Outerwear, NEC 1.00 2371 Fur Goods 1.00 2381 Dress and Work Gloves, Except Knit and All-Leather 1.00 2384 Robes and Dressing Gowns 1.00 2385 Waterproof Outerwear 1.00 2386 Leather and Sheep-Lined Clothing 1.00 2387 Apparel Belts 1.00 2389 Apparel and Accessories, NEC 1.00 2391 Curtains and Draperies 1.00 2392 Housefurnishings, Except Curtains and Draperies 0.95 2393 Textile Bags 0.95 2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	2339	Women's, Misses', and Juniors' Outerwear, NEC	1.00
2353Hats, Caps, and Millinery1.002361Girls', Children's, and Infants' Dresses, Blouses, and Shirts1.002369Girls', Children's, and Infants' Outerwear, NEC1.002371Fur Goods1.002381Dress and Work Gloves, Except Knit and All-Leather1.002384Robes and Dressing Gowns1.002385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2341	Women's, Misses', Children's, and Infants' Underwear and Nightwear	1.00
2361Girls', Children's, and Infants' Dresses, Blouses, and Shirts1.002369Girls', Children's, and Infants' Outerwear, NEC1.002371Fur Goods1.002381Dress and Work Gloves, Except Knit and All-Leather1.002384Robes and Dressing Gowns1.002385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2342	Brassieres, Girdles, and Allied Garments	1.00
2369Girls', Children's, and Infants' Outerwear, NEC1.002371Fur Goods1.002381Dress and Work Gloves, Except Knit and All-Leather1.002384Robes and Dressing Gowns1.002385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2353	Hats, Caps, and Millinery	1.00
2371 Fur Goods 1.00 2381 Dress and Work Gloves, Except Knit and All-Leather 1.00 2384 Robes and Dressing Gowns 1.00 2385 Waterproof Outerwear 1.00 2386 Leather and Sheep-Lined Clothing 1.00 2387 Apparel Belts 1.00 2389 Apparel and Accessories, NEC 1.00 2391 Curtains and Draperies 1.00 2392 Housefurnishings, Except Curtains and Draperies 0.95 2393 Textile Bags 0.95 2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2361	Girls', Children's, and Infants' Dresses, Blouses, and Shirts	1.00
2381 Dress and Work Gloves, Except Knit and All-Leather 1.00 2384 Robes and Dressing Gowns 1.00 2385 Waterproof Outerwear 1.00 2386 Leather and Sheep-Lined Clothing 1.00 2387 Apparel Belts 1.00 2389 Apparel and Accessories, NEC 1.00 2391 Curtains and Draperies 1.00 2392 Housefurnishings, Except Curtains and Draperies 0.95 2393 Textile Bags 0.95 2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2369	Girls', Children's, and Infants' Outerwear, NEC	1.00
2384 Robes and Dressing Gowns 1.00 2385 Waterproof Outerwear 1.00 2386 Leather and Sheep-Lined Clothing 1.00 2387 Apparel Belts 1.00 2389 Apparel and Accessories, NEC 1.00 2391 Curtains and Draperies 1.00 2392 Housefurnishings, Except Curtains and Draperies 0.95 2393 Textile Bags 0.95 2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2371	Fur Goods	1.00
2385Waterproof Outerwear1.002386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2381	Dress and Work Gloves, Except Knit and All-Leather	1.00
2386Leather and Sheep-Lined Clothing1.002387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2384	Robes and Dressing Gowns	1.00
2387Apparel Belts1.002389Apparel and Accessories, NEC1.002391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2385	Waterproof Outerwear	1.00
Apparel and Accessories, NEC 1.00 2391 Curtains and Draperies 1.00 2392 Housefurnishings, Except Curtains and Draperies 0.95 2393 Textile Bags 0.95 2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2386	Leather and Sheep-Lined Clothing	1.00
2391Curtains and Draperies1.002392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2387	Apparel Belts	1.00
2392Housefurnishings, Except Curtains and Draperies0.952393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2389	Apparel and Accessories, NEC	1.00
2393Textile Bags0.952394Canvas and Related Products0.952395Pleating, Decorative and Novelty Stitching, and Tucking for the Trade1.00	2391	Curtains and Draperies	1.00
2394 Canvas and Related Products 0.95 2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2392	Housefurnishings, Except Curtains and Draperies	0.95
2395 Pleating, Decorative and Novelty Stitching, and Tucking for the Trade 1.00	2393	Textile Bags	0.95
	2394	Canvas and Related Products	0.95
2306 Automotive Trimmings Apparel Findings and Related Bredvicts	2395	Pleating, Decorative and Novelty Stitching, and Tucking for the Trade	1.00
2590 Automotive frimmings, Apparei Findings, and Related Products 0.95	2396	Automotive Trimmings, Apparel Findings, and Related Products	0.95

SIC SI		
	IC Description	SIC Fx
	chiffli Machine Embroideries	0.95
2399 Fa	abricated Textile Products, NEC	1.00
2411 Lo	ogging	1.15
2421 Sa	awmills and Planing Mills, General	1.15
2426 H	lardwood Dimension and Flooring Mills	1.15
2429 Sp	pecial Product Sawmills, NEC	1.15
2431 N	Лillwork	1.10
2434 W	Vood Kitchen Cabinets	0.95
2435 H	lardwood Veneer and Plywood	1.00
2436 Sc	oftwood Veneer and Plywood	1.00
2439 St	tructural Wood Members, NEC	1.00
2441 N	lailed and Lock Corner Wood Boxes and Shook	1.00
2448 W	Vood Pallets and Skids	1.00
2449 W	Vood Containers, NEC	1.00
2451 N	Aobile Homes	1.00
2452 Pi	refabricated Wood Buildings and Components	1.00
	Vood Preserving	1.00
	Reconstituted Wood Products	1.00
	Vood Products, NEC	1.00
	Vood Household Furniture, Except Upholstered	0.95
	Vood Household Furniture, Upholstered	0.95
	Metal Household Furniture	0.95
	Nattresses, Foundations, and Convertible Beds	0.95
	Vood Television, Radio, Phonograph and Sewing Machine Cabinets	0.95
	lousehold Furniture, NEC	0.95
	Vood Office Furniture	0.95
	office Furniture, Except Wood	0.95
	ublic Building and Related Furniture	0.95
	Vood Office and Store Fixtures, Partitions, Shelving, and Lockers	0.95
	Office and Store Fixtures, Partitions, Shelving, and Lockers, Except Wood	0.95
2591 D	Orapery Hardware and Window Blinds and Shades	0.95
2599 Ft	urniture and Fixtures, NEC	0.95
2611 P	rulp Mills	0.95
2621 Pa	aper Mills	0.95
2631 Pa	aperboard Mills	0.95
2652 Se	etup Paperboard Boxes	0.95
2653 C	Corrugated and Solid Fiber Boxes	0.95
2655 Fi	iber Cans, Tubes, Drums, and Similar Products	0.95
2656 Sa	anitary Food Containers, Except Folding	0.95
2657 Fo	olding Paperboard Boxes, Including Sanitary	0.95
2671 Pa	ackaging Paper and Plastics Film, Coated and Laminated	0.95
2672 C	Coated and Laminated Paper, NEC	0.95
2673 PI	lastics, Foil, and Coated Paper Bags	0.95
2674 U	Incoated Paper and Multiwall Bags	0.95
2675 D	Die-Cut Paper and Paperboard and Cardboard	0.95
	anitary Paper Products	0.95
	invelopes	0.95
	tationery, Tablets, and Related Products	0.95
	Converted Paper and Paperboard Products, NEC	0.95
	lewspapers: Publishing, or Publishing and Printing	0.90
	Periodicals: Publishing, or Publishing and Printing	0.90
	looks: Publishing, or Publishing and Printing	0.95
		0.90
2732 B	ook Printing Aiscellaneous Publishing	0.90

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SIC	SIC Description	SIC Fx
2754	Commercial Printing, Gravure	0.90
2759	Commercial Printing, NEC	0.90
2761	Manifold Business Forms	0.90
2771	Greeting Cards	0.90
2782	Blankbooks, Loose-leaf Binders and Devices	0.90
2789	Bookbinding and Related Work	0.90
2791	Typesetting	0.90
2796	Platemaking and Related Services	0.90
2812	Alkalies and Chlorine	1.00
2813	Industrial Gases	1.00
2816	Inorganic Pigments	1.00
2819	Industrial Inorganic Chemicals, NEC	1.00
2821	Plastics Material and Synthetic Resins, and Nonvulcanizable Elastomers	1.00
2822	Synthetic Rubber	1.00
2823	Cellulosic Manmade Fibers	1.00
2824	Manmade Organic Fibers, Except Cellulosic	1.00
2833	Medicinal Chemicals and Botanical Products	0.90
2834	Pharmaceutical Preparations	0.90
2835	In Vitro and In Vivo Diagnostic Substances	0.90
2836	Biological Products, Except Diagnostic Substances	0.90
2841	Soaps and Other Detergents, Except Speciality Cleaners	0.90
2842	Speciality Cleaning, Polishing, and Sanitary Preparations	0.90
2843	Surface Active Agents, Finishing Agents, Sulfonated Oils, and Assistants	0.90
2844	Perfumes, Cosmetics, and Other Toilet Preparations	0.90
2851	Paints, Varnishes, Lacquers, Enamels, and Allied Products	0.95
2861	Gum and Wood Chemicals	1.00
2865	Cyclic Organic Crudes and Intermediates, and Organic Dyes and Pigments	1.00
2869	Industrial Organic Chemicals, NEC	1.00
2873	Nitrogenous Fertilizers	1.00
2874	Phosphatic Fertilizers	1.00
2875	Fertilizers, Mixing Only	1.00
2879	Pesticides and Agricultural Chemicals, NEC	1.00
2891	Adhesives and Sealants	0.95
2892	Explosives	1.15
2893	Printing Ink	0.95
2895	Carbon Black	1.00
2899	Chemicals and Chemical Preparations, NEC	0.95
2911	Petroleum Refining	1.05
2951	Asphalt Paving Mixtures and Blocks	1.05
2952	Asphalt Felts and Coatings	1.05
2992	Lubricating Oils and Greases	1.05
2999	Products of Petroleum and Coal, NEC	1.05
3011	Tires and Inner Tubes	0.95
3021	Rubber and Plastics Footwear	0.95
3052	Rubber and Plastics Hose and Belting	0.95
3053	Gaskets, Packing, and Sealing Devices	0.90
3061	Molded, Extruded, and Lathe-Cut Mechanical Rubber Goods	0.95
3069	Fabricated Rubber Products, NEC	0.95
3081	Unsupported Plastics Film and Sheet	0.95
3082	Unsupported Plastics Profile Shapes	0.95
3083	Laminated Plastics Plate, Sheet, and Profile Shapes	0.95
3084	Plastics Pipe	0.95
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3085	Plastics Bottles Plastics Foam Products	0.95
3086	Plastics Foam Products Custom Compared by Street Plastics Paging	0.95
3087	Custom Compounding of Purchased Plastics Resins	0.95

3088 Pla	astics Plumbing Fixtures	0.95
	astics Plumbing Fixtures	0.95
3089 Pla		
	astics Products, NEC	0.95
3111 Lea	ather Tanning and Finishing	1.15
3131 Bo	ot and Shoe Cut Stock and Findings	1.00
3142 Ho	ouse Slippers	0.95
3143 Me	en's Footwear, Except Athletic	0.95
3144 Wo	omen's Footwear, Except Athletic	0.95
3149 Fo	otwear, Except Rubber, NEC	0.95
3151 Lea	ather Gloves and Mittens	1.00
3161 Lug	ggage	0.95
3171 Wo	omen's Handbags and Purses	0.95
3172 Per	rsonal Leather Goods, Except Women's Handbags and Purses	0.95
3199 Lea	ather Goods, NEC	0.95
	at Glass	0.95
3221 Gla	ass Containers	0.95
	essed and Blown Glass and Glassware, NEC	0.95
	ass Products, Made of Purchased Glass	0.95
	ment, Hydraulic	0.95
	ick and Structural Clay Tile	0.95
	·	
	ramic Wall and Floor Tile	0.95
	ay Refractories	0.95
	ructural Clay Products, NEC	0.95
	treous China Plumbing Fixtures and China and Earthenware Fittings and Bathroom Accessories	0.95
	treous China Table and Kitchen Articles	0.95
	ne Earthenware (Whiteware) Table and Kitchen Articles	0.95
	rcelain Electrical Supplies	0.95
3269 Po	ttery Products, NEC	0.95
3271 Co	ncrete Block and Brick	0.95
3272 Co	ncrete Products, Except Block and Brick	1.05
3273 Re	ady-Mixed Concrete	0.95
3274 Lin	ne	0.95
3275 Gy	psum Products	0.95
3281 Cu	t Stone and Stone Products	0.95
3291 Ab	prasive Products	1.05
3292 Asl	bestos Products	1.05
3295 Mi	inerals and Earths, Ground or Otherwise Treated	1.10
3296 Mi	ineral Wool	0.95
3297 No	onclay Refractories	0.95
3299 No	onmetallic Mineral Products, NEC	1.05
3312 Ste	eel Works, Blast Furnaces (Including Coke Ovens), and Rolling Mills	1.10
3313 Ele	ectrometallurgical Products, Except Steel	1.10
3315 Ste	eel Wiredrawing and Steel Nails and Spikes	1.05
3316 Co	ld-Rolled Steel Sheet, Strip, and Bars	1.10
	eel Pipe and Tubes	1.10
	ay and Ductile Iron Foundries	1.10
	alleable Iron Foundries	1.10
	eel Investment Foundries	1.10
	pel Foundries, NEC	1.10
	imary Smelting and Refining of Copper	1.10
	imary Production of Aluminum	1.10
	imary Production of Administra	1.10
	condary Smelting and Refining of Nonferrous Metals	1.10
	conduity smalling and remaining of Homertous Mictals	1.10
	Illing Drawing and Extruding of Copper	1 10
3351 Ro	ılling, Drawing, and Extruding of Copper uminum Sheet, Plate, and Foil	1.10

SIC	SIC Description	SIC Fx
3355	Aluminum Rolling and Drawing, NEC	1.10
3356	Rolling, Drawing, and Extruding of Nonferrous Metals, Except Copper and Aluminum	1.10
3357	Drawing and Insulating of Nonferrous Wire	1.00
3363	Aluminum Die-Castings	1.10
3364	Nonferrous Die-Castings, Except Aluminum	1.10
3365	Aluminum Foundries	1.10
3366	Copper Foundries	1.10
3369	Nonferrous Foundries, Except Aluminum and Copper	1.10
3398	Metal Heat Treating	0.95
3399	Primary Metal Products, NEC	1.05
3411	Metal Cans	0.95
3412	Metal Shipping Barrels, Drums, Kegs, and Pails	0.95
3421	Cutlery	0.95
3423	Hand and Edge Tools, Except Machine Tools and Handsaws	0.95
3425	Saw Blades and Handsaws	0.95
3429	Hardware, NEC	0.95
3431	Enameled Iron and Metal Sanitary Ware	0.95
3432	Plumbing Fixture Fittings and Trim	0.95
3433	Heating Equipment, Except Electric and Warm Air Furnaces	0.95
3441	Fabricated Structural Metal	0.95
3442	Metal Doors, Sash, Frames, Molding, and Trim Manufacturing	0.95
3443		0.95
3444	Fabricated Plate Work (Boiler Shops) Sheet Metal Work	0.95
3446	Architectural and Ornamental Metal Work	0.95
3448	Prefabricated Metal Buildings and Components	0.95
3449	Miscellaneous Structural Metal Work	0.95
3451	Screw Machine Products	0.95
3452	Bolts, Nuts, Screws, Rivets, and Washers	0.95
3462	Iron and Steel Forgings	0.95
3463	Nonferrous Forgings	0.95
3465	Automotive Stamping	0.95
3466	Crowns and Closures	0.95
3469	Metal Stamping, NEC	0.95
3471	Electroplating, Plating, Polishing, Anodizing, and Coloring	0.95
3479	Coating, Engraving, and Allied Services, NEC	0.90
3482	Small Arms Ammunition	0.95
3483	Ammunition, Except for Small Arms	0.95
3484	Small Arms	0.95
3489	Ordnance and Accessories, NEC	0.95
3491	Industrial Valves	0.95
3492	Fluid Power Valves and Hose Fittings	0.95
3493	Steel Springs, Except Wire	0.95
3494	Valves and Pipe Fittings, NEC	0.95
3495	Wire Springs	0.95
3496	Miscellaneous Fabricated Wire Products	0.95
3497	Metal Foil and Leaf	0.95
3498	Fabricated Pipe and Pipe Fittings	0.95
3499	Fabricated Metal Products, NEC	0.95
3511	Steam, Gas, and Hydraulic Turbines, and Turbine Generator Set Units	0.95
3519	Internal Combustion Engines, NEC	0.95
3523	Farm Machinery and Equipment	0.95
3523		0.95
	Lawn and Garden Tractors and Home Lawn and Garden Equipment	
3531	Construction Machinery and Equipment	0.95
3532	Mining Machinery and Equipment, Except Oil and Gas Field Machinery and Equipment	0.95

SIC	SIC Description	SIC Fx
3534	Elevators and Moving Stairways	0.95
3535	Conveyors and Conveying Equipment	0.95
3536	Overhead Traveling Cranes, Hoists, and Monorail Systems	0.95
3537	Industrial Trucks, Tractors, Trailers, and Stackers	0.95
3541	Machine Tools, Metal Cutting Type	0.95
3542	Machine Tools, Metal Forming Type	0.95
3543	Industrial Patterns	0.95
3544	Special Dies and Tools, Die Sets, Jigs and Fixtures, and Industrial Molds	0.95
3545	Cutting Tools, Machine Tool Accessories, and Machinists' Precision Measuring Devices	0.95
3546	Power-Driven Handtools	0.95
3547	Rolling Mill Machinery and Equipment	0.95
3548	Electric and Gas Welding and Soldering Equipment	0.95
3549	Metalworking Machinery, NEC	0.95
3552	Textile Machinery	0.95
3553	Woodworking Machinery	0.95
3554	Paper Industries Machinery	0.95
3555	Printing Trades Machinery and Equipment	0.95
3556	Food Products Machinery	0.95
3559	Special Industry Machinery, NEC	0.95
3561	Pumps and Pumping Equipment	0.95
3562	Ball and Roller Bearings	0.95
3563	Air and Gas Compressors	0.95
3564	Industrial and Commercial Fans and Blowers and Air Purification Equipment	0.95
3565	Packaging Machinery	0.95
3566	Speed Changers, Industrial High-Speed Drives, and Gears	0.95
3567	Industrial Process Furnaces and Ovens	0.95
3568	Mechanical Power Transmission Equipment, NEC	0.95
3569	General Industrial Machinery and Equipment, NEC	0.95
3571	Electronic Computers	0.90
3572	Computer Storage Devices	0.90
3575		0.90
	Computer Terminals Computer Perinberal Equipment NEC	0.90
3577	Computer Peripheral Equipment, NEC	
3578	Calculating and Accounting Machines, Except Electronic Computers	0.95
3579	Office Machines, NEC	0.90
3581	Automatic Vending Machines	0.95
3582	Commercial Laundry, Drycleaning, and Pressing Machines	0.95
3585	Air-Conditioning and Warm Air Heating Equipment and Commercial and Industrial Refrigeration Equipment	0.95
3586	Measuring and Dispensing Pumps	0.95
3589	Service Industry Machinery, NEC	0.95
3592	Carburetors, Pistons, Piston Rings, and Valves	0.95
3593	Fluid Power Cylinders and Actuators	0.95
3594	Fluid Power Pumps and Motors	0.95
3596	Scales and Balances, Except Laboratory	0.95
3599	Industrial and Commercial Machinery and Equipment, NEC	0.95
3612	Power, Distribution, and Specialty Transformers	0.90
3613	Switchgear and Switchboard Apparatus	0.90
3621	Motors and Generators	0.90
3624	Carbon and Graphite Products	0.90
3625	Relays and Industrial Controls	0.90
3629	Electrical Industrial Apparatus, NEC	0.90
3631	Household Cooking Equipment	0.90
3632	Household Refrigerators and Home and Farm Freezers	0.90
3633	Household Laundry Equipment	0.90
3634	Electric Housewares and Fans	0.90
3635	Household Vacuum Cleaners	0.90

SIC	SIC Description	SIC Fx
3639	Household Appliances, NEC	0.90
3641	Electric Lamp Bulbs and Tubes	0.90
3643	Current-Carrying Wiring Devices	0.90
3644	Noncurrent-Carrying Wiring Devices	0.95
3645	Residential Electric Lighting Fixtures	0.90
3646	Commercial, Industrial, and Institutional Electric Lighting Fixtures	0.90
3647	Vehicular Lighting Equipment	0.95
3648	Lighting Equipment, NEC	0.90
3651	Household Audio and Video Equipment	0.90
3652	Phonograph Records and Prerecorded Audio Tapes and Disks	0.95
3661	Telephone and Telegraph Apparatus	0.90
3663	Radio and Television Broadcasting and Communications Equipment	0.90
3669	Communications Equipment, NEC	0.90
3671	Electron Tubes	0.90
3672	Printed Circuit Boards	0.90
3674	Semiconductors and Related Devices	0.90
3675	Electronic Capacitors	0.90
3676		0.90
	Electronic Resistors	
3677	Electronic Coils, Transformers, and Other Inductors	0.90
3678	Electronic Connectors	0.90
3679	Electronic Components, NEC	0.90
3691	Storage Batteries	0.90
3692	Primary Batteries, Dry and Wet	0.90
3694	Electrical Equipment for Internal Combustion Engines	0.95
3695	Magnetic and Optical Recording Media	0.90
3699	Electrical Machinery, Equipment, and Supplies, NEC	0.95
3711	Motor Vehicles and Passenger Car Bodies	0.95
3713	Truck and Bus Bodies	0.95
3714	Motor Vehicle Parts and Accessories	0.95
3715	Truck Trailers	0.95
3716	Motor Homes	0.95
3721	Aircraft	0.95
3724	Aircraft Engines and Engine Parts	0.95
3728	Aircraft Parts and Auxiliary Equipment, NEC	0.95
3731	Ship Building and Repairing	1.00
3732	Boat Building and Repairing	1.00
3743	Railroad Equipment	0.95
3751	Motorcycles, Bicycles, and Parts	0.95
3761	Guided Missiles and Space Vehicles	0.95
3764	Guided Missile and Space Vehicle Propulsion Units and Propulsion Unit Parts	0.95
3769	Guided Missile Space Vehicle Parts and Auxiliary Equipment, NEC	0.95
3792	Travel Trailers and Campers	0.95
3792	Tanks and Tank Components	0.95
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3799	Transportation Equipment, NEC	0.95
3812	Search, Detection, Navigation, Guidance, Aeronautical, and Nautical Systems and Instruments	0.90
3821	Laboratory Apparatus and Furniture	0.90
3822	Automatic Controls for Regulating Residential and Commercial Environments and Appliances	0.90
3823	Industrial Instruments for Measurement, Display, and Control of Process Variables; and Related Products	0.90
3824	Totalizing Fluid Meters and Counting Devices	0.90
3825	Instruments for Measuring and Testing of Electricity and Electrical Signals	0.90
3826	Laboratory Analytical Instruments	0.90
3827	Optical Instruments and Lenses	0.95
3829	Measuring and Controlling Devices, NEC	0.90
3841	Surgical and Medical Instruments and Apparatus	0.90
3842	Orthopedic, Prosthetic, and Surgical Appliances and Supplies	0.90

SIC	SIC Description	SIC Fx
3843	Dental Equipment and Supplies	0.90
3844	X-Ray Apparatus and Tubes and Related Irradiation Apparatus	0.90
3845	Electromedical and Electrotherapeutic Apparatus	0.90
3851	Ophthalmic Goods	0.90
3861	Photographic Equipment and Supplies	0.95
3873	Watches, Clocks, Clockwork Operated Devices and Parts	0.90
3911	Jewelry, Precious Metal	0.90
3914	Silverware, Plated Ware, and Stainless Steel Ware	0.95
3915	Jewelers' Findings and Materials, and Lapidary Work	0.90
3931	Musical Instruments	0.90
3942	Dolls and Stuffed Toys	0.90
3944	Games, Toys, and Children's Vehicles, Except Dolls and Bicycles	0.95
3949	Sporting and Athletic Goods, NEC	0.90
3951	Pens, Mechanical Pencils, and Parts	0.90
3952	Lead Pencils, Crayons, and Artist's Materials	0.95
3953	Marking Devices	0.90
3955	Carbon Paper and Inked Ribbons	0.90
3961	Costume Jewelry and Costume Novelties, Except Precious Metals	0.90
3965	Fasteners, Buttons, Needles, and Pins	0.90
3991	Brooms and Advertising Considera	0.90
3993	Signs and Advertising Specialties	0.90
3995	Burial Caskets	0.90
3996	Linoleum, Asphalted-Felt-Base, and Other Hard Surface Floor Coverings, NEC	0.95
3999	Manufacturing Industries, NEC	0.95
4011	Railroads, Line-haul Operating	1.05
4013	Railroad Switching and Terminal Establishments	1.05
4111	Local and Suburban Transit	1.10
4119	Local Passenger Transportation, NEC	1.10
4121	Taxicabs	1.15
4131	Intercity and Rural Bus Transportation	1.10
4141	Local Bus Charter Service	1.10
4142	Bus Charter Service, Except Local	1.10
4151	School Buses	1.10
4173	Terminal and Service Facilities for Motor Vehicle Passenger Transportation	1.05
4212	Local Trucking Without Storage	1.00
4213	Trucking, Except Local	1.05
4214	Local Trucking with Storage	1.05
4215	Courier Services Except by Air	1.05
4221	Farm Product Warehousing and Storage	1.05
4222	Refrigerated Warehousing and Storage	1.05
4225	General Warehousing and Storage	1.10
4226	Special Warehousing and Storage, NEC	1.05
4231	Terminal and Joint Terminal Maintenance Facilities for Motor Freight Transportation	1.05
4311		0.95
	United States Postal Service	
4412	Deep Sea Foreign Transportation of Freight	0.95
4424	Deep Sea Domestic Transportation of Freight	0.95
4432	Freight Transportation on the Great Lakes - St. Lawrence Seaway	0.95
4449	Water Transportation of Freight, NEC	0.95
4481	Deep Sea Transportation of Passengers, Except by Ferry	0.95
4482	Ferries	0.95
4489	Water Transportation of Passengers, NEC	1.00
4491	Marine Cargo Handling	1.05
4492	Towing and Tugboat Services	1.05
4493	Marinas	1.15
4499	Water Transportation Services, NEC	1.05

AST Air Transportation, Scheduled	SIC	SIC Description	SIC Fx
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4952 Sewerage Systems 0.95 4953 Refuse Systems 1.05 4959 Sanitary Services, NEC 1.10 4961 Steam and Air-Conditioning Supply 0.95 4971 Irrigation Systems 0.95 5012 Automobiles and Other Motor Vehicles 0.95 5013 Motor Vehicle Supplies and New Parts 1.05 5014 Tires and Tubes 1.05 5015 Motor Vehicle Parts, Used 1.05 5016 Motor Vehicle Parts, Used 1.05 5017 Furniture 0.95 5021 Furniture 0.95 5022 Home Furnishings 0.95 5023 Home Furnishings 0.95 5031 Lumber, Plywood, Millwork, and Wood Panels 0.95 5032 Brick, Stone and Related Construction Materials 0.95 5033 Roofing, Siding, and Insulation Materials 0.95 5033 Roofing, Siding, and Insulation Materials 0.95 5044 Office Equipment and Supplies 0.95 5045 Computers and Computer Peripheral Equipment and Supplies 0.95 <td>4939</td> <td>Combination Utilities, NEC</td> <td>0.95</td>	4939	Combination Utilities, NEC	0.95
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5047Medical, Dental, and Hospital Equipment and Supplies0.955048Ophthalmic Goods0.955049Professional Equipment and Supplies, NEC0.955051Metals Service Centers and Offices0.95	5045	Computers and Computer Peripheral Equipment and Software	0.95
5048Ophthalmic Goods0.955049Professional Equipment and Supplies, NEC0.955051Metals Service Centers and Offices0.95	5046	Commercial Equipment, NEC	0.95
5049 Professional Equipment and Supplies, NEC 0.95 5051 Metals Service Centers and Offices 0.95	5047	Medical, Dental, and Hospital Equipment and Supplies	0.95
5051 Metals Service Centers and Offices 0.95	5048	Ophthalmic Goods	0.95
5051 Metals Service Centers and Offices 0.95	5049	Professional Equipment and Supplies, NEC	0.95
	5051		0.95

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SIC	SIC Description	SIC Fx
5063	Electrical Apparatus and Equipment Wiring Supplies, and Construction Materials	0.95
5064	Electrical Appliances, Television and Radio Sets	0.95
5065	Electronic Parts and Equipment, NEC	0.95
5072	Hardware	0.95
5074	Plumbing and Heating Equipment and Supplies (Hydronics)	0.95
5075	Warm Air Heating and Air-Conditioning Equipment and Supplies	0.95
5078	Refrigeration Equipment and Supplies	0.95
5082	Construction and Mining (Except Petroleum) Machinery and Equipment	0.95
5083	Farm and Garden Machinery and Equipment	0.95
5084	Industrial Machinery and Equipment	0.95
5085	Industrial Supplies	0.95
5087	Service Establishment Equipment and Supplies	0.95
5088	Transportation Equipment and Supplies, Except Motor Vehicles	0.95
5091	Sporting and Recreational Goods and Supplies	0.95
5092	Toys and Hobby Goods and Supplies	0.95
5093	Scrap and Waste Materials	1.10
5094	Jewelry, Watches, Precious Stones, and Precious Metals	0.95
5099	Durable Goods, NEC	0.95
5111	Printing and Writing Paper	0.95
5112	Stationery and Office Supplies	0.95
5113	Industrial and Personal Service Paper	0.95
5122	Drugs, Drug Proprietaries, and Druggists' Sundries	0.95
5131	Piece Goods, Notions, and Other Dry Goods	0.95
5136	Men's and Boys' Clothing and Furnishings	0.95
5137	Women's, Children's, and Infants' Clothing and Accessories	0.95
5139	Footwear	0.95
5141	Groceries, General Line	0.95
5142	Packaged Frozen Foods	0.95
5143	Dairy Products, Except Dried or Canned	0.95
5144	Poultry and Poultry Products	0.95
5145	Confectionery	0.95
5146	Fish and Seafoods	0.95
5147	Meats and Meat Products	1.00
5148	Fresh Fruits and Vegetables	0.95
5149	Groceries and Related Products, NEC	0.95
5153	Grain and Field Beans	0.95
5154	Livestock	0.95
5159	Farm-Product Raw Materials, NEC	0.95
5162	Plastics Materials and Basic Forms and Shapes	0.95
5169	Chemicals and Allied Products, NEC	0.95
5171	Petroleum Bulk Stations and Terminals	1.00
5172	Petroleum and Petroleum Products Wholesalers, Except Bulk Stations and Terminals	0.95
5181	Beer and Ale	1.05
5182	Wine and Distilled Alcoholic Beverages	1.05
5191	Farm Supplies	0.95
5192	Books, Periodicals, and Newspapers	0.95
5193	Flowers, Nursery Stock, and Florists' Supplies	0.95
5194	Tobacco and Tobacco Products	0.95
5198	Paint, Varnishes, and Supplies	0.95
5199	Nondurable Goods, NEC	1.00
5211	Lumber and Other Building Materials Dealers	0.95
5231	Paint, Glass, and Wallpaper Stores	0.95
5251	Hardware Stores	0.95
	Retail Nurseries, Lawn and Garden Supply Stores	0.95
5261		

	SIC Description	SIC Fx
	Department Stores	0.90
	Variety Stores	0.90
5399	Miscellaneous General Merchandise Stores	0.90
5411	Grocery Stores	1.00
5421	Meat and Fish (Seafood) Markets, Including Freezer Provisioners	0.95
5431	Fruit and Vegetable Markets	0.95
5441	Candy, Nut, and Confectionery Stores	0.95
5451	Dairy Products Stores	0.95
5461	Retail Bakeries	1.05
5499	Miscellaneous Food Stores	0.95
5511	Motor Vehicle Dealers (New and Used)	1.10
5521	Motor Vehicle Dealers (Used Only)	1.10
5531	Auto and Home Supply Stores	1.05
5541	Gasoline Service Stations	1.10
5551	Boat Dealers	1.10
5561	Recreational Vehicle Dealers	1.10
5571	Motorcycle Dealers	1.10
5599	Automotive Dealers, NEC	1.10
5611	Men's and Boys' Clothing and Accessory Stores	0.95
5621	Women's Clothing Stores	0.95
5632	-	0.95
	Women's Accessory and Specialty Stores	
5641	Children's and Infants' Wear Stores	0.95
5651	Family Clothing Stores	0.95
5661	Shoe Stores	0.95
5699	Miscellaneous Apparel and Accessory Stores	0.95
5712	Furniture Stores	0.95
	Floor Covering Stores	0.95
5714	Drapery, Curtain, and Upholstery Stores	0.95
5719	Miscellaneous Homefurnishings Stores	0.95
5722	Household Appliance Stores	0.95
5731	Radio, Television, and Consumer Electronics Stores	1.05
5734	Computer and Computer Software Stores	0.95
5735	Record and Prerecorded Tape Stores	0.95
5736	Musical Instrument Stores	0.95
5812	Eating and Drinking Places	1.15
5813	Drinking Places (Alcoholic Beverages)	1.15
5912	Drug Stores and Proprietary Stores	0.95
5921	Liquor Stores	1.15
5932	Used Merchandise Stores	0.90
5941	Sporting Goods Stores and Bicycle Shops	0.95
5942	Book Stores	0.95
5943	Stationery Stores	0.95
5944	Jewelry Stores	0.95
5945	Hobby, Toy, and Game Shops	0.95
5946	Camera and Photographic Supply Stores	0.95
5947	Gift, Novelty, and Souvenir Shops	0.95
5948	Luggage and Leather Goods Stores	0.95
5949	Sewing, Needlework, and Piece Goods Stores	0.95
5961	Catalog and Mail-Order Houses	0.95
5962	Automatic Merchandising Machine Operator	0.95
5963	Direct Selling Establishments Fuel Oil Dealers	1.05
5983	Fuel Oil Dealers	1.05
F00.	Liquefied Petroleum Gas (Bottled Gas) Dealers	1.05
5984 5989	Fuel Dealers, NEC	1.05

SIC	SIC Description	SIC Fx
5993	Tobacco Stores and Stands	0.95
5994	News Dealers and Newsstands	0.95
5995	Optical Goods Stores	0.95
5999	Miscellaneous Retail Stores, NEC	0.95
6011	Federal Reserve Banks	0.90
6019	Central Reserve Depository Institutions, NEC	0.90
6021	National Commercial Banks	0.90
6022	State Commercial Banks	0.90
6029	Commercial Banks, NEC	0.90
6035	Savings Institutions, Federally Chartered	0.90
6036	Savings institutions, Not Federally Chartered	0.90
6061	Credit Unions, Federally Chartered	0.90
6062	Credit Unions, Not Federally Chartered	0.90
6081	Branches and Agencies of Foreign Banks	0.90
6082	Foreign Trade and International Banking Institutions	0.90
6091	Nondeposit Trust Facilities	0.95
6099	Functions Related to Deposit Banking, NEC	0.90
6111		0.90
	Federal and Federally-Sponsored Credit Agencies	
6141	Personal Credit Institutions	0.90
6153	Short-Term Business Credit Institutions, Except Agricultural	0.90
6159	Miscellaneous Business Credit Institutions	0.90
6162	Mortgage Bankers and Loan Correspondents	0.90
6163	Loan Brokers	0.90
6211	Security Brokers, Dealers, and Flotation Companies	0.95
6221	Commodity Contracts Brokers and Dealers	0.95
6231	Security and Commodity Exchanges	0.95
6282	Investment Advice	0.95
6289	Services Allied With the Exchange of Securities or Commodities, NEC	0.95
6311	Life Insurance	0.90
6321	Accident and Health Insurance	0.90
6324	Hospital and Medical Service Plans	0.90
6331	Fire, Marine, and Casualty Insurance	0.90
6351	Surety Insurance	0.90
6361	Title Insurance	0.90
6371	Pension, Health, and Welfare Funds	0.95
6399	Insurance Carriers, NEC	0.90
6411	Insurance Agents, Brokers, and Service	1.00
6512	Operators of Nonresidential Buildings	1.15
6513	Operators of Apartment Buildings	1.10
6514	Operators of Dwellings Other Than Apartment Buildings	1.10
6515	Operators of Residential Mobile Home Sites	1.10
6517	Lessors of Railroad Property	1.10
6519	Lessors of Real Property, NEC	1.10
6531	Real Estate Agents and Managers Title Abstract Offices	1.10
6541	Title Abstract Offices	1.00
6552	Land Subdividers and Developers, Except Cemeteries	1.00
6553	Cemetery Subdividers and Developers	0.95
6712	Offices of Bank Holding Companies	0.90
6719	Offices of Holding Companies, NEC	0.90
6722	Management Investment Offices, Open-End	0.90
6726	Unit Investment Trusts, Face-Amount Certificate Offices, and Closed-End Management Investment Offices	0.90
6732	Education, Religious, and Charitable Trusts	0.90
6733	Trusts, Except Educational, Religious, and Charitable	0.95
6792	Oil Royalty Traders	0.95
6794	Patent Owners and Lessors	0.90

SIC	SIC Description	SIC Fx
6798	Real Estate Investment Trusts	0.90
6799	Investors, NEC	0.95
7011	Hotels and Motels	1.15
7021	Rooming and Boarding Houses	1.15
7032	Sporting and Recreational Camps	1.15
7033	Recreational Vehicle Parks and Campsites	1.15
7041	Organization Hotels and Lodging Houses, on Membership Basis	1.15
7211	Power Laundries, Family and Commercial	1.15
7212	Garment Pressing, and Agents for Laundries and Drycleaners	1.15
7213	Linen Supply	1.15
7215	Coin-Operated Laundries and Drycleaning	1.15
7216	Drycleaning Plants, Except Rug Cleaning	1.15
7217	Carpet and Upholstery Cleaning	1.10
7218	Industrial Launderers	1.15
7219	Laundry and Garment Services, NEC	1.15
7221	Photographic Studios, Portrait	0.95
7231	Beauty Shops	1.10
7241	Barber Shops	1.05
7251	Shoe Repair Shops and Shoeshine Parlors	1.00
7261	Funeral Services and Crematories	0.95
7291	Tax Return Preparation Services	0.90
7299	Miscellaneous Personal Services, NEC	1.05
7311	Advertising Agencies	1.05
7312	Outdoor Advertising Services	1.05
7313	Radio, Television, and Publishers' Advertising Representatives	1.05
7319	Advertising, NEC	1.05
7322	Adjustment and Collection Services	0.95
7323	Credit Reporting Services	0.95
7331	Direct Mail Advertising Services	1.00
7334	Photocopying and Duplicating Services	0.95
7335	Commercial Photography	0.95
7336	Commercial Art and Graphic Design	0.95
7338	Secretarial and Court Reporting Services	0.95
7342	Disinfecting and Pest Control Services	1.15
7349	Building Cleaning and Maintenance Services, NEC	1.10
7352	Medical Equipment Rental and Leasing	0.95
7353	Heavy Construction Equipment Rental and Leasing	1.00
7359	Equipment Rental and Leasing, NEC	0.95
7361	Employment Agencies	0.95
7363	Help Supply Services	0.95
7371	Computer Programming Services	0.90
7371	Prepackaged Software	0.90
7372	Computer Integrated Systems Design	0.90
7374	Computer Processing and Data Preparation and Processing Services	0.95
7374	Information Retrieval Services	0.95
7376	Computer Facilities Management Services	0.95
7377	Computer Rental and Leasing	0.95
7378	Computer Maintenance and Repair	1.00
7379	·	0.90
	Computer Related Services, NEC	
7381	Detective, Guard, and Armored Car Services	1.00
7382	Security Systems Services News Syndicates	1.00
7383	News Syndicates Photofinishing Laboratories	1.05
7384	Photofinishing Laboratories	0.95
7389	Business Services, NEC Truck Pontal and Lossing Without Private	0.95
7513	Truck Rental and Leasing, Without Drivers	1.10

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SIC	SIC Description	SIC Fx
7514	Passenger Car Rental	1.10
7515	Passenger Car Leasing	1.10
7519	Utility Trailer and Recreational Vehicle Rental	1.10
7521	Automobile Parking	1.10
7532	Top, Body, and Upholstery Repair Shops and Paint Shops	1.10
7533	Automotive Exhaust System Repair Shops	1.10
7534	Tire Retreading and Repair Shops	1.05
7536	Automotive Glass Replacement Shops	1.10
7537	Automotive Transmission Repair Shops	1.10
7538	General Automotive Repair Shops	1.10
7539	Automotive Repair Shops, NEC	1.10
7542	Carwashes	1.10
7549	Automotive Services, Except Repair and Carwashes	1.10
7622	Radio and Television Repair Shops	1.00
7623	Refrigeration and Air-Conditioning Services and Repair Shops	1.00
7629	Electrical and Electronic Repair Shops, NEC	1.00
7631	Watch, Clock, and Jewelry Repair	1.00
7641	Reupholstery and Furniture Repair	1.00
7692	Welding Repair	1.00
7694	Armature Rewinding Shops	0.95
7699	Repair Shops and Related Services, NEC	1.00
7812	Motion Picture and Video Tape Production	0.95
7819	·	0.95
7822	Services Allied to Motion Picture Production Motion Picture and Video Tana Pictribution	0.95
	Motion Picture and Video Tape Distribution	
7829	Services Allied to Motion Picture Distribution	0.95
7832	Motion Picture Theaters, Except Drive-In	0.95
7833	Drive-In Motion Picture Theaters	0.95
7841	Video Tape Rental	0.95
7911	Dance Studios, Schools, and Halls	1.05
7922	Theatrical Producers (Except Motion Picture) and Miscellaneous Theatrical Services	1.10
7929	Bands, Orchestras, Actors, and Other Entertainers and Entertainment Groups	1.15
7933	Bowling Centers	1.15
7941	Professional Sports Clubs and Promoters	1.15
7948	Racing, Including Track Operations	1.15
7991	Physical Fitness Facilities	1.15
7992	Public Golf Courses	1.15
7993	Coin-Operated Amusement Devices	1.15
7996	Amusement Parks	1.15
7997	Membership Sports and Recreation Clubs	1.15
7999	Amusement and Recreation Services, NEC	1.10
8011	Offices and Clinics of Doctors of Medicine	1.15
8021	Offices and Clinics of Dentists	1.15
8031	Offices and Clinics of Doctors of Osteopathy	1.15
8041	Offices and Clinics of Chiropractors	1.15
8042	Offices and Clinics of Optometrists	1.15
8043	Offices and Clinics of Podiatrists	1.15
8049	Offices and Clinics of Health Practitioners, NEC	1.15
8051	Skilled Nursing Care Facilities	1.15
8052	Intermediate Care Facilities	1.15
8059	Nursing and Personal Care Facilities, NEC	1.15
8062	General Medical and Surgical Hospitals	1.15
8063	Psychiatric Hospitals	1.15
8069	Specialty Hospitals, Except Psychiatric	1.15
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8071	Medical Laboratories	1.05

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8741 Management Services 0.95 8742 Management Consulting Services 0.90 8743 Public Relations Services 1.05 8744 Facilities Support Management Services 0.95 8748 Business Consulting Services, NEC 0.90 8811 Private Households 1.15 8999 Services, NEC 0.95 9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9131 Executive and Legislative Offices, Combined 1.15 9211 Courts 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8733	Noncommercial Research Organizations	0.95
8742Management Consulting Services0.908743Public Relations Services1.058744Facilities Support Management Services0.958748Business Consulting Services, NEC0.908811Private Households1.158999Services, NEC0.959111Executive Offices1.159121Legislative Bodies1.159131Executive and Legislative Offices, Combined1.159199General Government, NEC1.159211Courts1.159221Police Protection1.159222Legal Counsel and Prosecution1.159223Correctional Institutions1.159224Fire Protection1.159229Public Order and Safety, NEC1.15	8734	Testing Laboratories	0.90
8743Public Relations Services1.058744Facilities Support Management Services0.958748Business Consulting Services, NEC0.908811Private Households1.158999Services, NEC0.959111Executive Offices1.159121Legislative Bodies1.159131Executive and Legislative Offices, Combined1.159199General Government, NEC1.159211Courts1.159221Police Protection1.159222Legal Counsel and Prosecution1.159223Correctional Institutions1.159224Fire Protection1.159229Public Order and Safety, NEC1.15	8741	Management Services	0.95
8744 Facilities Support Management Services 0.95 8748 Business Consulting Services, NEC 0.90 8811 Private Households 1.15 8999 Services, NEC 0.95 9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8742	Management Consulting Services	0.90
8748 Business Consulting Services, NEC 0.90 8811 Private Households 1.15 8999 Services, NEC 0.95 9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8743	Public Relations Services	1.05
8811 Private Households 1.15 8999 Services, NEC 0.95 9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8744	Facilities Support Management Services	0.95
8999 Services, NEC 0.95 9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8748	Business Consulting Services, NEC	0.90
9111 Executive Offices 1.15 9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8811	Private Households	1.15
9121 Legislative Bodies 1.15 9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	8999	Services, NEC	0.95
9131 Executive and Legislative Offices, Combined 1.15 9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9111	Executive Offices	1.15
9199 General Government, NEC 1.15 9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9121	Legislative Bodies	1.15
9211 Courts 1.15 9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9131	Executive and Legislative Offices, Combined	1.15
9221 Police Protection 1.15 9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9199	General Government, NEC	1.15
9222 Legal Counsel and Prosecution 1.15 9223 Correctional Institutions 1.15 9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9211	Courts	1.15
9223Correctional Institutions1.159224Fire Protection1.159229Public Order and Safety, NEC1.15	9221	Police Protection	1.15
9224 Fire Protection 1.15 9229 Public Order and Safety, NEC 1.15	9222	Legal Counsel and Prosecution	1.15
9229 Public Order and Safety, NEC 1.15	9223	Correctional Institutions	1.15
	9224	Fire Protection	1.15
9311 Public Finance, Taxation, and Monetary Policy 1.15	9229	Public Order and Safety, NEC	1.15
	9311	Public Finance, Taxation, and Monetary Policy	1.15
9411 Administration of Educational Programs 1.15	9411	Administration of Educational Programs	1.15
9431 Administration of Public Health Programs 1.15	9431	Administration of Public Health Programs	1.15

Appendix A

SIC Codes and Industry Factors

SIC	SIC Description	SIC Fx
9441	Administration of Social, Human Resource and Income Maintenance Programs	1.15
9451	Administration of Veterans' Affairs, Except Health Insurance	1.15
9511	Air and Water Resource and Solid Waste Management	1.15
9512	Land, Mineral, Wildlife, and Forest Conservation	1.15
9531	Administration of Housing Programs	1.15
9532	Administration of Urban Planning and Community and Rural Development	1.15
9611	Administration of General Economic Programs	1.15
9621	Regulation and Administration of Transportation Programs	1.10
9631	Regulation and Administration of Communications, Electric, Gas, and Other Utilities	1.15
9641	Regulation of Agricultural Marketing and Commodities	1.15
9651	Regulation, Licensing, and Inspection of Miscellaneous Commercial Sectors	1.15
9661	Space Research and Technology	1.15
9711	National Security	1.15
9721	International Affairs	1.15

Demographic Adjustment Factors													
Γ					Male								
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T				
Age	S	S	S	D	D	PC	F	F	F				
0 - 24	0.316	0.316	0.316	1.170	1.252	1.105	1.612	2.352	2.467				
25 - 29	0.378	0.378	0.378	1.261	1.390	1.153	1.918	2.450	2.579				
30 - 34	0.462	0.462	0.462	1.322	1.524	1.216	2.189	2.511	2.644				
35 - 39	0.568	0.568	0.568	1.380	1.640	1.326	2.289	2.500	2.630				
40 - 44	0.704	0.704	0.704	1.562	1.850	1.426	2.387	2.572	2.693				
45 - 49	0.898	0.898	0.898	1.932	2.177	1.607	2.612	2.846	2.960				
50 - 54	1.230	1.230	1.230	2.515	2.671	1.910	2.964	3.288	3.389				
55 - 59	1.577	1.577	1.577	3.122	3.205	2.213	3.339	3.746	3.830				
60 - 64	2.072	2.072	2.072	3.892	3.934	2.702	3.958	4.298	4.355				
65 - 199	2.881	2.881	2.881	5.090	5.107	3.556	5.100	5.227	5.412				

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	0.634	0.634	0.634	1.306	0.991	1.621	1.530	2.092	2.086
25 - 29	0.863	0.863	0.863	1.451	1.284	1.747	1.833	2.284	2.385
30 - 34	1.001	1.001	1.001	1.579	1.519	1.845	2.130	2.426	2.560
35 - 39	1.021	1.021	1.021	1.605	1.709	1.814	2.209	2.433	2.595
40 - 44	1.073	1.073	1.073	1.710	1.981	1.789	2.310	2.552	2.736
45 - 49	1.230	1.230	1.230	2.092	2.430	1.906	2.596	2.910	3.113
50 - 54	1.447	1.447	1.447	2.657	2.941	2.085	2.964	3.350	3.557
55 - 59	1.680	1.680	1.680	3.299	3.497	2.270	3.436	3.882	4.071
60 - 64	2.005	2.005	2.005	4.080	4.208	2.571	4.109	4.439	4.675
65 - 199	2.436	2.436	2.436	5.097	5.176	3.115	5.096	5.094	5.993

Average Contract Size														
		Male												
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T					
Age	S	S	S	D	D	PC	F	F	F					
0 - 24	1.000	1.000	1.000	2.000	2.000	2.143	2.521	3.389	3.438					
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.944	3.704	3.758					
30 - 34	1.000	1.000	1.000	2.000	2.000	2.656	3.456	3.996	4.071					
35 - 39	1.000	1.000	1.000	2.000	2.000	2.851	3.779	4.183	4.280					
40 - 44	1.000	1.000	1.000	2.000	2.000	2.840	3.793	4.200	4.297					
45 - 49	1.000	1.000	1.000	2.000	2.000	2.743	3.544	4.072	4.151					
50 - 54	1.000	1.000	1.000	2.000	2.000	2.580	3.060	3.825	3.873					
55 - 59	1.000	1.000	1.000	2.000	2.000	2.417	2.548	3.583	3.607					
60 - 64	1.000	1.000	1.000	2.000	2.000	2.375	2.233	3.462	3.460					
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.114	3.444	3.500					

					Female				
TIER	2T	3T	4T	3T	4T	4T	2T	3T	4T
Age	S	S	S	D	D	PC	F	F	F
0 - 24	1.000	1.000	1.000	2.000	2.000	2.227	2.405	3.417	3.500
25 - 29	1.000	1.000	1.000	2.000	2.000	2.415	2.726	3.583	3.706
30 - 34	1.000	1.000	1.000	2.000	2.000	2.674	3.178	3.819	3.972
35 - 39	1.000	1.000	1.000	2.000	2.000	2.816	3.425	3.948	4.147
40 - 44	1.000	1.000	1.000	2.000	2.000	2.750	3.355	3.907	4.084
45 - 49	1.000	1.000	1.000	2.000	2.000	2.602	3.091	3.773	3.904
50 - 54	1.000	1.000	1.000	2.000	2.000	2.433	2.698	3.565	3.638
55 - 59	1.000	1.000	1.000	2.000	2.000	2.259	2.316	3.341	3.368
60 - 64	1.000	1.000	1.000	2.000	2.000	2.143	2.093	3.143	3.167
65 - 199	1.000	1.000	1.000	2.000	2.000	2.500	2.129	3.333	3.500

The demographic factor input into Exhibit A of the Experience Rating Formula is determined by dividing the average subscriber demographic factor by the weighted average number of members per contract (using the demographic factors and average contract size from the tables above).

Appendix C

HRA/HSA Deductible Funding Adjustment Factors

Single	51%-75%	% Funding	76%-100%	6 Funding
Deductible	HRA	HSA	HRA	HSA
\$1,000	1.20%	0.60%	2.40%	1.20%
\$1,250	1.30%	0.70%	2.60%	1.40%
\$1,500	1.30%	0.80%	2.70%	1.60%
\$1,750	1.40%	0.90%	2.80%	1.80%
\$2,000	1.50%	1.00%	2.90%	2.00%
\$2,250	1.90%	1.10%	3.70%	2.20%
\$2,500	2.30%	1.20%	4.50%	2.40%
\$2,750	2.70%	1.30%	5.30%	2.70%
\$3,000	3.10%	1.50%	6.10%	2.90%
\$3,250	3.10%	1.40%	6.10%	2.80%
\$3,500	3.10%	1.30%	6.10%	2.70%
\$3,750	3.10%	1.30%	6.10%	2.60%
\$4,000	3.10%	1.20%	6.10%	2.40%
\$4,250	2.90%	1.20%	5.90%	2.30%
\$4,500	2.80%	1.10%	5.70%	2.20%
\$4,750	2.70%	1.00%	5.40%	2.10%
\$5,000	2.60%	1.00%	5.20%	2.00%

Large Group

Adjustment Factors by Deductible Level

Percent of Total Member Months

	Factors															С	overage	Month							
Deductible													Deductible												
Level	1	2	3	4	5	6	7	8	9	10	11	12	Level	1	2	3	4	5	6	7	8	9	10	11	12
\$0	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	\$0	0.26%	0.25%	0.24%	0.25%	0.25%	0.25%	0.25%	0.26%	0.26%	0.25%	0.23%	0.23%
\$500	0.61	0.90	0.97	1.01	1.03	1.05	1.06	1.07	1.07	1.08	1.08	1.09	\$500	1.57%	1.57%	1.56%	1.54%	1.48%	1.48%	1.49%	1.50%	1.48%	1.50%	1.55%	1.54%
\$1,000	0.48	0.82	0.94	1.00	1.03	1.06	1.08	1.10	1.11	1.12	1.13	1.13	\$1,000	0.37%	0.37%	0.39%	0.37%	1.19%	1.19%	1.17%	1.19%	1.19%	1.22%	1.19%	1.15%
\$1,500	0.41	0.77	0.91	0.98	1.03	1.07	1.10	1.12	1.14	1.15	1.16	1.17	\$1,500	0.66%	0.67%	0.69%	0.67%	1.02%	1.09%	1.04%	1.01%	1.01%	1.01%	1.02%	1.05%
\$2,000	0.37	0.72	0.88	0.97	1.03	1.07	1.11	1.13	1.15	1.17	1.19	1.20	\$2,000	0.74%	0.73%	0.76%	0.77%	1.55%	1.55%	1.53%	1.51%	1.52%	1.52%	1.54%	1.52%
\$2,500	0.34	0.68	0.85	0.96	1.03	1.08	1.12	1.15	1.17	1.19	1.21	1.23	\$2,500	0.75%	0.73%	0.73%	0.74%	1.51%	1.53%	1.52%	1.47%	1.43%	1.43%	1.45%	1.45%
\$2,700	0.32	0.67	0.84	0.96	1.03	1.08	1.12	1.15	1.18	1.20	1.22	1.24	\$2,700	0.39%	0.39%	0.42%	0.42%	0.35%	0.34%	0.34%	0.34%	0.36%	0.37%	0.38%	0.38%
\$3,000	0.31	0.65	0.83	0.95	1.03	1.08	1.12	1.16	1.19	1.21	1.23	1.25	\$3,000	0.51%	0.51%	0.51%	0.49%	0.21%	0.21%	0.20%	0.19%	0.20%	0.18%	0.18%	0.17%
\$4,000	0.27	0.61	0.79	0.92	1.01	1.08	1.14	1.18	1.21	1.24	1.27	1.29	\$4,000	0.60%	0.60%	0.54%	0.56%	0.80%	0.79%	0.79%	0.23%	0.26%	0.28%	0.28%	0.29%
\$5,000	0.24	0.58	0.76	0.89	1.00	1.08	1.14	1.19	1.23	1.27	1.30	1.32	\$5,000	0.20%	0.21%	0.20%	0.16%	0.26%	0.25%	0.25%	0.26%	0.26%	0.26%	0.26%	0.26%
\$6,550	0.20	0.54	0.73	0.87	0.98	1.07	1.14	1.21	1.26	1.30	1.34	1.37	\$6,550	0.00%	0.00%	0.00%	0.00%	0.55%	0.55%	0.54%	0.55%	0.55%	0.56%	0.54%	0.56%
\$6,650	0.20	0.54	0.73	0.86	0.98	1.06	1.14	1.21	1.26	1.30	1.34	1.37	\$6,650	1.15%	1.15%	1.17%	1.17%	0.11%	0.12%	0.12%	0.12%	0.13%	0.13%	0.15%	0.14%

Avg Policy Duration Factor 1.0112 Inverse of Factor 0.9889



MVP Health Care, Inc.

AR44 Experience Rating Formula
HMO Products
For Large Employer Groups
(100+ Employees as defined by regulation)
Effective 01/01/19

INTRODUCTION

MVP Health Plan, Inc. ("MVP") markets Experience Rated HMO products to large employer groups as defined per Vermont regulation. Prospective experience rating and Retrospective experience rating methods are offered. In addition, a Minimum Premium Funding arrangement is available via a rider.

MVP's large group rating formula has three parts. Part 1 develops a group specific manual pure premium. Part 2 develops a pure premium based on the group's actual claims experience. Part 3 blends the two using credibility factors and then develops the group's premium rates. The attached Exhibits A through C illustrate the calculation from start to finish and this document provides a description of each component. The actual factors used in the calculation are contained in a separate Experience Rating Addendum filing.

The addendum filing and the factors contained within will be reviewed and adjusted annually or as necessary. Whenever possible, the rating factors will be developed using MVP historical experience and will be normalized to MVP's population.

II: MANUAL PURE PREMIUM (part 1)

Part 1 of the formula is the calculation of the group specific Manual Pure Premium (the Adjusted Manual Pure Premium).

- 1. Manual Pure Premium The Manual Pure Premium rate table can be found in the Experience Rating Addendum. These rates reflect the expected claim cost for the book of business for each benefit offering for the rating period.
- 2. *Industry Factor* A factor to adjust for the group's specific industry. The industry factor table can be found in the Experience Rating Addendum.
- 3. **Demographic Factor** A factor to adjust for the group's specific demographic makeup. The demographic tables can be found in the Experience Rating Addendum.
- 4. Manual Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum for more information.
- 5. HRA/HSA Funding Load Factor The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. See the Experience Rating Addendum for the applicable factors.

6. Adjusted Manual Pure Premium - The product of 1 through 5 above. This is the starting basis for the non-credible portion of the group's premium calculation.

III:EXPERIENCE PURE PREMIUM (part 2)

For existing MVP groups, historical paid claim experience will be used. The underwriter will typically use the most recent 12 months of data with 2 months run-off. There may be instances where more or less data is available. It will be reviewed to determine appropriateness and credibility.

For groups new to MVP, historical paid claim information will be used if it is determined to be credible and appropriate. The data will be adjusted whenever possible to reflect differences in products and benefits being quoted and for differences in provider contracting and medical management. Any adjustments to the data will be documented in the group's rating file. If MVP is not satisfied with the historical paid claim data received, the Adjusted Manual Pure Premium will be used for the first policy year.

PRIMARY INPUTS

- Experience Period Start Date The first date of the experience data, based on date of service.
- Experience Period End Date The last date of the experience data, based on the date of service.
- Paid Through Date The date the claims in the experience period are paid through. This is used to determine the appropriate IBNR completion factor to adjust claims.
- Midpoint of the Experience Period Middle date of the period start date and the period end date

Product Reflected in the experience – The product previously offered and reflected in the experience. For MVP renewal groups, the benefits are known in detail. For new groups, MVP may have limited benefit detail. When applicable, adjustments to claim information will be determined based on this information.

Product in the rate quote – The product and benefits being quoted. All products quoted will have rates on file with the State of Vermont.

Member Months – The member months for the experience period.

Out-of-Area Subscribers – The number of subscribers who are living outside of the MVP service areas.

CLAIM INFORMATION

- 1. Date of Service Paid Claims The total claims paid for claims incurred in the experience period prior to adjusting for large claims and incurred but not reported claims.
- 2. Composite Completion Factor Adjustment The factor used to complete paid claims. The completion factor depends on the length of the experience period and the number of months paid after the end of the experience period (or "claims runoff"). Factors are often applied during the data reporting and may also be included in #1 in an actual group calculation.
- 3. *Incurred Claims* The projected total incurred claim cost for the group, adjusted for unpaid claims.
- **4.** Other non Fee for Service medical expenses The medical expenses associated with items like Capitation arrangements, Wellness Reward programs and Provider Incentive programs.
- 5. **Pooling Level** The pooling level (attachment point) for the group. (See Experience Rating Addendum for details). Medical and Pharmacy claims will be included in the pooling calculation.
- 6. Actual Large Claims (excess over pooling level) The claim amount in excess of the attachment point for all applicable claims in the experience period.
- 7. **Pharmacy Rebate Factor** A factor to reflect pharmacy rebates received from MVP's Pharmacy Benefit Manager. This represents an average percentage adjustment for MVP's Rx community pool and is only applied to Rx costs. See Experience Rating Addendum for details.
- 8. Incurred Claims less Large Claims The total Incurred Claims less the Large Claims.
- 9. Trend factor to midpoint of Projection Period The trend rate based on the start and end date of the experience period and the renewal rating period. See the Experience Rating Addendum for trend factors.
- 10. Trended Net Claims The Incurred Claims less Large Claims multiplied by the trend factor.
- 11. Trended PMPM Net Claims The Trended Net Claims divided by the member month exposure for the experience period.

EXPERIENCE ADJUSTMENTS

- 12. Demographic Factor (Carrier Replacement Only) In the event MVP is requested to provide an experience rate for the entire group, a demographic adjustment may be warranted. If MVP is offered on a slice basis and the quote is for full carrier replacement, MVP may adjust their own experience to reflect the demographics of the entire group. If claims experience is obtained for the rest of the group then that will be used instead. See the Experience Rating Addendum for the demographic factors.
 - 13. Prior Period Adjustment Factor In most cases, the underwriter will be looking at the most recent 12 months of a group's experience with 2 months of runoff. However, there may be instances where the underwriter will look at another claim period for the group and combine it with the most recent experience period. An example of this may be if a group had an unusually high number of large claims in the current period, the underwriter could look at the prior period to evaluate the large claim history. In the event the prior period history is very different, the underwriter could dampen the impact of the extraordinary large claims by blending the two periods together.

The calculation of this adjustment factor is shown in the attached Exhibit B. The calculation of the Adjusted PMPM Net Claim amount is done in the same manner as in Exhibit A for the current experience period (Period 1) and is repeated for the prior experience period as well (Period 2). A weighted average of the two is then computed based on Period Weights assumed by the underwriter. The average PMPM is divided by the Period 1 PMPM to derive the Period Period Adjustment Factor.

<u>The Period weight</u> is the amount of weight given to each period. See the Experience Rating Addendum for details.

- 14. Network Adjustment Factor An adjustment to reflect differences in network providers, contractual provider reimbursement rates, gatekeeper vs. no gatekeeper, and referral vs. open access between the experience period data and the product being quoted. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.
- 15. Benefit Adjustment An adjustment to reflect material differences between the benefits inherent in the groups historical paid claim experience and the benefits being proposed in the quote. The factor will be calculated and applied separately to the Medical vs. the Prescription Drug claims. The calculation of any adjustment to the paid claims will be documented in the group file. See Experience Rating Addendum for details.

- 16. Pooling Charge % The load applicable to the pooling level selected. See Experience Rating Addendum for details.
- 17. Adjusted PMPM Net Claims The net incurred claims after applying the experience adjustments.
- 18. Covered Lives Assessment (CLA) The amount paid for the Covered Lives Assessment. See the Experience Rating Addendum for detail.
- 19. Indigent Care The amount paid to the State Public Goods Pool. This does not apply to Rx claims. See Experience Rating Addendum for detail.
- **20.** Experience Pure Premium Equal to the Adjusted PMPM Net Claims multiplied by the Prior Period Adjustment Factor, if applicable plus the PMPM CLA and Indigent Care expenses.

IV: EMPLOYER SPECIFIC PREMIUM RATES (part 3)

The results of Sections II and III above are blended together using credibility factors to determine the blended pure premium. Final adjustments, explained below, are then applied to arrive at the premium for the group. The premiums for the group's specific tier structure being quoted are then derived from this.

BLENDING OF EXPERIENCE PURE PREMIUM AND ADJUSTED MANUAL PURE PREMIUM

- 1. Adjusted Manual Pure Premium Section II, line 6
- 2. Experience Pure Premium Section III, line 20
- 3. Experience Credibility Weight The weight assigned to the Experience Pure Premium based on the member months from the experience period. See the Experience Rate Addendum for the applicable credibility table.
- **4. Blended Pure Premium** The weighted average of the Adjusted Manual Pure Premium and the Experience Pure Premium based on the credibility assigned to the group.
- 5. Group Risk Assessment Factor Rating factors to reflect specific characteristics of the group. See the Experience Rating Addendum.
- 6. New Business Discount Factor See the Experience Rate Addendum for details.
- 7. **Retrospective Financial Underwriting Factor** The additional risk charge applied when the group is using retrospective experience rating. See the Experience Rating Addendum for the applicable factors.

- 8. Network Access Fee In the event the group has members who live outside of MVP's service area, MVP's rental network assesses an out-of-network access fee. The access fee is charged per OOA subscriber and then translated into a PMPM fee based on the group's total membership. See the Experience Rating Addendum for the network access fee.
- 9. Retention Excluding Premium Tax The expense loads added to pure premium to cover general administrative fees, bad debt, risk charges, broker fees, net reinsurance, etc. See Experience Rating Addendum for details.
- 10. Premium Tax The amount of premium tax. It is a percentage of premium and shown as a PMPM value. See Experience Rating Addendum for details.
- 11. Group Required Pure Premium $-(4 \times 5 \times 6 \times 7) + 8 + 9 + 10$

PREMIUM RATE DEVELOPMENT

12. Employer Specific Loading Factor – Converts the Group Specific Pure Premium to Single, Double, Parent/Child(ren), and Family premiums. A group can choose a two-tier, three-tier, or four-tier billing structure. A group specific Step-Up Factor is calculated using the group census and the group's desired load ratios.

If MVP doesn't have credible census information for the group the premium conversion factors from an MVP community rate filing will be used.

13. Final Premium Rates – 11 x 12. When more than one plan is offered to an employer, the rates for each plan are developed in a consistent manner as described here. In the case where the employer's own claim's experience is being used to develop the premium rates, the actual claims are allocated back to the individual products based on the expected cost of each benefit plan.

Renewal Rate Cap Guarantee – A maximum renewal increase (cap) may be offered to select employer groups at point of sale for a new group or upon renewal for an existing group. If a cap is offered, the group's next renewal premium derived via this formula will be constrained by the maximum agreed upon renewal increase. A cap will be considered only for groups with a minimum of 100 enrolled subscribers and where MVP is the only carrier offering health insurance to the group. The group must have 2 years of claim history available for review in the rate setting, regardless of whether it is a new or existing case and there are no ongoing large claimants. Groups that meet these selection criteria will be considered on a case by case basis for the cap offer. Not every group that meets these criteria will be offered a renewal increase cap. The maximum renewal increase offered will be at least equal to the projected trend rate used in the rate setting plus some margin. The amount of the margin will depend on the risk characteristics of the group.

V: RETROSPECTIVE EXPERIENCE RATE ACCOUNTING

MVP offers two options for Retrospective Accounting:

- 1) Underwriting gains and losses are shared with the group
- 2) Only underwriting gains are shared with the group

All retrospectively rated groups will pay a risk charge above the standard retention expenses associated with prospectively rated groups. This risk charge is outlined in the Experience Rating Addendum filed under separate cover and updated annually.

The Underwriting gain or loss for each retrospectively rated large group is determined annually using the prior policy years' incurred claim expense and 3 months of paid claim run out plus an additional amount for assumed IBNR claims.

To determine if the group is in a gain or loss position the actual premium collected over the policy year is compared to the actual incurred claims (including an estimate for IBNR) plus the PMPM fee for service medical claim expenses and non claim expenses from the group's premium rate development for that policy year. The actual incurred claims used will be net of any individual member claims over the pooling point purchased by the group for that policy year.

The group is in a gain position if the actual premium collected is greater than the sum of the estimated total incurred claims, the non fee for service medical expenses and the non claim expenses. If not, the group is in a loss position. Underwriting gains, or a portion of, are returned to the group. Underwriting losses, depending on the group contract, will either be the groups or MVP's responsibility.

VII: MINIMUM PREMIUM FUNDING ARRANGEMENT

An employer group can use Minimum Premium Funding by attaching a Minimum Premium Funding Arrangement (MPFA) rider to the group contract. MVP will utilize the large group formula to establish the Claims Liability Rate and other items in the MPFA rider. Exhibit A, attached, Section V. shows the calculations necessary to complete the MPFA rider.

- 1. Final Premium Rates The final rates as determined using the MVP Large Group formula.
- 2. **Retention Rate** The amount of retention included in the Final Premium Rates. The group is billed separately for retention charges.
- 3. Claims Liability Rate (CLR) Line 1 minus Line 2, or the premium rates without retention.

- **4.** Claims Fluctuation Margin Addendum value. Also sometimes referred to as the Minimum Premium "Risk Corridor", the amount of risk over the claims projection to be absorbed by the employer group. The amount of risk assumption will vary by group size and risk characteristics of the group.
- 5. Maximum Monthly Premium Liability (MPL) Line 3 x Line 4 x the number of subscribers in each premium tier for the month. The MPL will be used to determine any monthly gain or loss by comparing against actual claims in the month. Over the contract period, the cumulative gain or loss is determined by comparing the cumulative MPT to the cumulative actual claims paid. Settlements of gains and losses will be described in the MPFA rider language.

VIII: COLLECTIVE ARRANGEMENTS

MVP will allow groups from similar industries to form a collective arrangement which will be bound by the bylaws of the trust agreement in which they enter. All of the groups within the collective will have at least 100 employees and meet Vermont's large group size definition if they were rated separately. Rates for the collective will be calculated as follows:

- **Step I)** Each group within the collective will be rated separately using the experience rating formula outlined above assuming 100% credibility with a low pooling level and no pooling charges will be applied.
- **Step II)** The total collective group rate will be determined using MVP's experience rating formula outlined above. The pooling level used in this step will be greater than the pooling level(s) used in step I. MVP's filed pooling charges and credibility will be applied.
- **Step III)** The difference between the calculated premium in step I and step II will be determined on a PMPM basis and added back to the individual group rates determined in step I.

Please see Exhibit C of the attached formula for an illustrative example of this calculation.

IX: EARLY QUOTING CLAUSE

Large Employers often require firm rate proposals 7-9 months in advance of the renewal effective date due to the effort required to coordinate renewals from multiple carriers and prepare open enrollment materials for their employees. It is usually the case that MVP does not yet have the next calendar year addendum values finalized and ready to quote and file this far in advance.

Upon request, for accounts with at least 2,000 total employees, MVP will develop the group's premium rates based on the current formula and addendum values. Once MVP finalizes the next calendar year addendum factors and formula, all rates calculated thereafter will be based on the updated formula and addendum.

CERTIFICATION

I believe the rating formula described herein is consistent with industry norms, follows sound actuarial and underwriting principals and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Eric Bachner, ASA

Leader, Actuarial, Commercial/Government Programs

August 3, 2018
Date

Large Group Historical Medical & Rx Claims Summar	ry - Non-HDHP
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							1			Rolling 12 Paid Trend				
Rolling 12 End	Medical + Rx Claim Expense		Rx Claim Expense	Medical Allowed -		Member		Rolling 12 Medical Claim	Rolling 12 Rx Claim	Removing High Cost	Rolling 12 Medical Allowed	Rolling 12 Rx	Rolling 12	Paid To Allowed
Date	> \$100k PMPM	PMPM	PMPM	COB PMPM	Rx Allowed PMPM	Months	of Claims < \$100k	Expense Trend	Expense Trend	Claims	- COB Trend	Allowed Trend	Membership Change	Ratio
201704	\$16.94	\$352.61	\$78.05	\$402.82	\$89.72	16,065	4.1%	N/A	N/A	N/A	N/A	N/A	N/A	87.4%
201705	\$19.20	\$355.49	\$80.07	\$405.98	\$91.79	15,731	4.6%	N/A	N/A	N/A	N/A	N/A	N/A	87.5%
201706	\$25.26	\$362.08	\$81.24	\$412.83	\$93.14	15,365	6.0%	N/A	N/A	N/A	N/A	N/A	N/A	87.6%
201707	\$35.41	\$368.31	\$81.03	\$417.63	\$93.53	14,971	8.6%	N/A	N/A	N/A	N/A	N/A	N/A	87.9%
201708	\$56.86	\$376.28	\$80.35	\$425.14	\$92.97	14,579	14.2%	N/A	N/A	N/A	N/A	N/A	N/A	88.1%
201709	\$95.15	\$421.34	\$84.32	\$471.90	\$97.44	14,193	23.2%	N/A	N/A	N/A	N/A	N/A	N/A	88.8%
201710	\$99.05	\$441.07	\$86.02	\$493.89	\$99.34	13,822	23.1%	N/A	N/A	N/A	N/A	N/A	N/A	88.9%
201711	\$103.19	\$465.71	\$86.18	\$521.00	\$99.58	13,444	23.0%	N/A	N/A	N/A	N/A	N/A	N/A	88.9%
201712	\$100.67	\$480.29	\$85.78	\$536.80	\$98.85	13,065	21.6%	N/A	N/A	N/A	N/A	N/A	N/A	89.1%
201801	\$99.06	\$475.83	\$86.78	\$533.52	\$99.90	12,893	21.4%	N/A	N/A	N/A	N/A	N/A	N/A	88.8%
201802	\$114.83	\$490.98	\$84.14	\$550.28	\$96.90	12,735	24.9%	N/A	N/A	N/A	N/A	N/A	N/A	88.9%
201803	\$138.09	\$502.30	\$87.76	\$559.90	\$99.90	12,444	30.6%	N/A	N/A	N/A	N/A	N/A	N/A	89.4%
201804	\$147.82	\$511.71	\$86.42	\$569.01	\$98.07	12,150	32.8%	45.1%	10.7%	8.8%	41.3%	9.3%	-24.4%	89.7%
201805	\$145.75	\$505.57	\$87.45	\$562.92	\$98.64	12,133	32.6%	42.2%	9.2%	7.4%	38.7%	7.5%	-22.9%	89.6%
201806	\$139.06	\$501.45	\$86.19	\$560.20	\$96.95	12,140	31.0%	38.5%	6.1%	7.3%	35.7%	4.1%	-21.0%	89.4%
201807	\$131.38	\$499.45	\$85.53	\$560.30	\$95.61	12,128	29.0%	35.6%	5.6%	9.6%	34.2%	2.2%	-19.0%	89.2%
201808	\$107.73	\$481.64	\$85.30	\$543.37	\$95.06	12,107	23.5%	28.0%	6.2%	14.9%	27.8%	2.2%	-17.0%	88.8%
201809	\$94.39	\$451.03	\$82.13	\$512.36	\$91.49	12,074	21.5%	7.0%	-2.6%	6.9%	8.6%	-6.1%	-14.9%	88.3%
201810	\$96.47	\$451.82	\$83.14	\$512.36	\$92.14	12,042	22.0%	2.4%	-3.3%	2.4%	3.7%	-7.2%	-12.9%	88.5%
201811	\$88.65	\$453.93	\$82.64	\$513.39	\$91.34	11,998	19.8%	-2.5%	-4.1%	-0.2%	-1.5%	-8.3%	-10.8%	88.7%
201812	\$86.94	\$453.33	\$82.74	\$514.35	\$91.55	11,954	19.4%	-5.6%	-3.5%	-3.5%	-4.2%	-7.4%	-8.5%	88.5%
201901	\$76.69	\$452.66	\$82.03	\$515.56	\$90.92	11,594	16.7%	-4.9%	-5.5%	-1.2%	-3.4%	-9.0%	-10.1%	88.2%
201902	\$65.01	\$457.41	\$83.94	\$520.07	\$92.87	11,238	13.6%	-6.8%	-0.2%	3.5%	-5.5%	-4.2%	-11.8%	88.3%
201903	\$53.96	\$446.15	\$80.97	\$509.69	\$89.88	11,001	11.4%	-11.2%	-7.7%	4.7%	-9.0%	-10.0%	-11.6%	87.9%
201904	\$46.74	\$457.47	\$81.78	\$522.43	\$90.68	10,748	9.5%	-10.6%	-5.4%	9.4%	-8.2%	-7.5%	-11.5%	88.0%

Large Group Historical Medical & Rx Claims Su	ummary - HDHP
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	I						1			Rolling 12 Paid Trend				
Rolling 12 End	Medical + Rx Claim Expense	Medical Claim Expense	Rx Claim Expense	Medical Allowed -		Member	Claims > \$100k as %	Rolling 12 Medical Claim	Rolling 12 Rx Claim	Removing High Cost	Rolling 12 Medical Allowed	Rolling 12 Rx	Rolling 12	Paid To Allowed
Date	> \$100k PMPM	PMPM	PMPM	COB PMPM	Rx Allowed PMPM	Months	of Claims < \$100k	Expense Trend	Expense Trend	Claims	- COB Trend	Allowed Trend	Membership Change	Ratio
201704	\$31.86	\$224.34	\$24.74	\$300.53	\$32.46	12,643	14.7%	N/A	N/A	N/A	N/A	N/A	N/A	74.8%
201705	\$41.62	\$247.25	\$24.48	\$323.96	\$32.41	12,574	18.1%	N/A	N/A	N/A	N/A	N/A	N/A	76.3%
201706	\$44.35	\$256.28	\$24.09	\$335.60	\$32.18	12,514	18.8%	N/A	N/A	N/A	N/A	N/A	N/A	76.2%
201707	\$42.53	\$257.06	\$23.95	\$337.11	\$32.33	12,481	17.8%	N/A	N/A	N/A	N/A	N/A	N/A	76.1%
201708	\$39.69	\$269.07	\$23.78	\$350.73	\$32.27	12,454	15.7%	N/A	N/A	N/A	N/A	N/A	N/A	76.5%
201709	\$42.07	\$270.06	\$23.53	\$352.01	\$32.05	12,408	16.7%	N/A	N/A	N/A	N/A	N/A	N/A	76.4%
201710	\$43.69	\$267.57	\$24.20	\$349.01	\$32.68	12,372	17.6%	N/A	N/A	N/A	N/A	N/A	N/A	76.4%
201711	\$46.06	\$273.65	\$24.07	\$356.70	\$32.32	12,331	18.3%	N/A	N/A	N/A	N/A	N/A	N/A	76.5%
201712	\$49.19	\$283.28	\$24.57	\$367.34	\$32.75	12,303	19.0%	N/A	N/A	N/A	N/A	N/A	N/A	76.9%
201801	\$46.46	\$287.24	\$24.03	\$375.07	\$32.32	12,529	17.5%	N/A	N/A	N/A	N/A	N/A	N/A	76.4%
201802	\$47.58	\$294.62	\$24.05	\$385.11	\$32.31	12,728	17.6%	N/A	N/A	N/A	N/A	N/A	N/A	76.3%
201803	\$37.13	\$297.24	\$26.85	\$388.06	\$35.10	12,921	12.9%	N/A	N/A	N/A	N/A	N/A	N/A	76.6%
201804	\$43.81	\$316.39	\$31.22	\$406.46	\$39.47	13,102	14.4%	41.0%	26.2%	39.9%	35.2%	21.6%	3.6%	78.0%
201805	\$41.05	\$304.11	\$31.72	\$394.39	\$39.72	13,296	13.9%	23.0%	29.6%	28.1%	21.7%	22.6%	5.7%	77.4%
201806	\$47.35	\$308.33	\$30.90	\$396.95	\$38.96	13,487	16.2%	20.3%	28.3%	23.7%	18.3%	21.1%	7.8%	77.8%
201807	\$55.80	\$327.10	\$31.56	\$418.28	\$39.42	13,640	18.4%	27.2%	31.8%	27.0%	24.1%	21.9%	9.3%	78.4%
201808	\$66.81	\$330.46	\$34.52	\$421.14	\$42.26	13,780	22.4%	22.8%	45.2%	17.8%	20.1%	31.0%	10.6%	78.8%
201809	\$74.37	\$347.03	\$34.00	\$437.32	\$41.66	13,928	24.3%	28.5%	44.5%	21.9%	24.2%	30.0%	12.3%	79.6%
201810	\$80.84	\$381.07	\$34.68	\$474.64	\$42.73	14,216	24.1%	42.4%	43.3%	35.0%	36.0%	30.8%	14.9%	80.4%
201811	\$100.91	\$396.37	\$38.46	\$489.33	\$46.87	14,520	30.2%	44.8%	59.7%	32.7%	37.2%	45.0%	17.8%	81.1%
201812	\$105.53	\$408.83	\$39.05	\$503.59	\$47.46	14,786	30.8%	44.3%	58.9%	32.4%	37.1%	44.9%	20.2%	81.3%
201901	\$107.82	\$409.45	\$42.02	\$505.94	\$50.62	14,659	31.4%	42.5%	74.9%	29.8%	34.9%	56.6%	17.0%	81.1%
201902	\$103.11	\$413.68	\$44.41	\$512.19	\$53.66	14,524	29.0%	40.4%	84.6%	30.9%	33.0%	66.1%	14.1%	81.0%
201903	\$93.01	\$420.10	\$44.27	\$521.94	\$54.11	14,402	25.0%	41.3%	64.9%	29.4%	34.5%	54.2%	11.5%	80.6%
201904	\$83.93	\$424.34	\$42.27	\$532.15	\$52.48	14,292	21.9%	34.1%	35.4%	26.0%	30.9%	33.0%	9.1%	79.8%

						Large Gro	up Historical Medical 8	& Rx Claims Summary - Total						
Rolling 12 End Date	Medical + Rx Claim Expense > \$100k PMPM	Medical Claim Expense PMPM	Rx Claim Expense PMPM	Medical Allowed - COB PMPM	Rx Allowed PMPM	Member Months	Claims > \$100k as % of Claims < \$100k	Rolling 12 Medical Claim Expense Trend	Rolling 12 Rx Claim Expense Trend	Rolling 12 Paid Trend Removing High Cost Claims	Rolling 12 Medical Allowed - COB Trend	Rolling 12 Rx Allowed Trend	Rolling 12 Membership Change	Paid To Allowed Ratio
201704	\$23.51	\$296.12	\$54.57	\$357.77	\$64.50	28,708	7.2%	N/A	N/A	N/A	N/A	N/A	N/A	83.0%
201705	\$29.16	\$307.41	\$55.38	\$369.55	\$65.41	28,305	8.7%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
201706	\$33.83	\$314.59	\$55.58	\$378.17	\$65.78	27,879	10.1%	N/A	N/A	N/A	N/A	N/A	N/A	83.4%
201707	\$38.64	\$317.73	\$55.08	\$381.02	\$65.70	27,452	11.6%	N/A	N/A	N/A	N/A	N/A	N/A	83.5%
201708	\$48.95	\$326.89	\$54.29	\$390.86	\$65.00	27,033	14.7%	N/A	N/A	N/A	N/A	N/A	N/A	83.6%
201709	\$70.39	\$350.77	\$55.96	\$415.97	\$66.94	26,601	20.9%	N/A	N/A	N/A	N/A	N/A	N/A	84.2%
201710	\$72.90	\$359.12	\$56.82	\$425.46	\$67.85	26,194	21.3%	N/A	N/A	N/A	N/A	N/A	N/A	84.3%
201711	\$75.86	\$373.83	\$56.47	\$442.40	\$67.40	25,775	21.4%	N/A	N/A	N/A	N/A	N/A	N/A	84.4%
201712	\$75.71	\$384.75	\$56.10	\$454.62	\$66.79	25,368	20.7%	N/A	N/A	N/A	N/A	N/A	N/A	84.5%
201801	\$73.14	\$382.89	\$55.85	\$455.43	\$66.59	25,422	20.0%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
201802	\$81.21	\$392.83	\$54.11	\$467.72	\$64.61	25,463	22.2%	N/A	N/A	N/A	N/A	N/A	N/A	84.0%
201803	\$86.66	\$397.84	\$56.73	\$472.37	\$66.89	25,365	23.6%	N/A	N/A	N/A	N/A	N/A	N/A	84.3%
201804	\$93.86	\$410.37	\$57.78	\$484.67	\$67.67	25,252	25.1%	38.6%	5.9%	14.4%	35.5%	4.9%	-12.0%	84.8%
201805	\$91.01	\$400.23	\$58.31	\$474.80	\$67.83	25,429	24.8%	30.2%	5.3%	10.2%	28.5%	3.7%	-10.2%	84.5%
201806	\$90.79	\$399.81	\$57.09	\$474.28	\$66.43	25,627	24.8%	27.1%	2.7%	8.9%	25.4%	1.0%	-8.1%	84.5%
201807	\$91.37	\$408.22	\$56.96	\$485.13	\$65.87	25,768	24.4%	28.5%	3.4%	11.9%	27.3%	0.2%	-6.1%	84.4%
201808	\$85.95	\$401.17	\$58.27	\$478.31	\$66.95	25,887	23.0%	22.7%	7.3%	12.4%	22.4%	3.0%	-4.2%	84.3%
201809	\$83.67	\$395.33	\$56.35	\$472.17	\$64.80	26,002	22.7%	12.7%	0.7%	9.4%	13.5%	-3.2%	-2.3%	84.1%
201810	\$88.01	\$413.52	\$56.91	\$491.94	\$65.39	26,258	23.0%	15.1%	0.2%	11.5%	15.6%	-3.6%	0.2%	84.4%
201811	\$95.36	\$422.41	\$58.45	\$500.21	\$66.99	26,518	24.7%	13.0%	3.5%	8.8%	13.1%	-0.6%	2.9%	84.8%
201812	\$97.22	\$428.73	\$58.58	\$508.40	\$67.17	26,740	24.9%	11.4%	4.4%	6.8%	11.8%	0.6%	5.4%	84.7%
201901	\$94.06	\$428.53	\$59.69	\$510.19	\$68.41	26,253	23.9%	11.9%	6.9%	7.8%	12.0%	2.7%	3.3%	84.4%
201902	\$86.47	\$432.76	\$61.65	\$515.63	\$70.76	25,762	21.2%	10.2%	13.9%	11.5%	10.2%	9.5%	1.2%	84.3%
201903	\$76.07	\$431.38	\$60.16	\$516.64	\$69.60	25,403	18.3%	8.4%	6.1%	12.9%	9.4%	4.0%	0.1%	83.8%
201904	\$67.89	\$438.56	\$59.23	\$527.98	\$68.88	25,040	15.8%	6.9%	2.5%	14.9%	8.9%	1.8%	-0.8%	83.4%

Summary of Historical Rx Claims Broken Out by Rx Category - HDHP

		Rolling 12 End				Allowed	Rolling 12
Size	Product Type	Date YYYYMM	Rx Category	Allowed	Member Months	PMPM	Allowed Trend
Large	HDHP	201704	1 Generic	\$98,022	12,643	\$7.75	N/A
Large	HDHP	201705	1 Generic	\$102,612	12,574	\$8.16	N/A
Large	HDHP	201706	1 Generic	\$104,196	12,514	\$8.33	N/A
Large	HDHP	201707	1 Generic	\$106,724	12,481	\$8.55	N/A
Large	HDHP	201708	1 Generic	\$108,960	12,454	\$8.75	N/A
Large	HDHP	201709	1 Generic	\$111,532	12,408	\$8.99	N/A
Large	HDHP	201710	1 Generic	\$111,455	12,372	\$9.01	N/A
Large	HDHP	201711	1 Generic	\$116,620	12,331	\$9.46	N/A
Large	HDHP	201712	1 Generic	\$115,139	12,303	\$9.36	N/A
Large	HDHP	201801	1 Generic	\$116,806	12,529	\$9.32	N/A
Large	HDHP	201802	1 Generic	\$117,162	12,728	\$9.21	N/A
Large	HDHP	201803	1 Generic	\$118,642	12,921	\$9.18	N/A
Large	HDHP	201804	1 Generic	\$120,656	13,102	\$9.21	18.8%
Large	HDHP	201805	1 Generic	\$125,002	13,296	\$9.40	15.2%
Large	HDHP	201806	1 Generic	\$125,282	13,487	\$9.29	11.6%
Large	HDHP	201807	1 Generic	\$124,580	13,640	\$9.13	6.8%
Large	HDHP	201808	1 Generic	\$123,683	13,780	\$8.98	2.6%
Large	HDHP	201809	1 Generic	\$125,814	13,928	\$9.03	0.5%
Large	HDHP	201810	1 Generic	\$133,405	14,216	\$9.38	4.2%
Large	HDHP	201811	1 Generic	\$135,730	14,520	\$9.35	-1.2%
Large	HDHP	201812	1 Generic	\$142,030	14,786	\$9.61	2.6%
Large	HDHP	201901	1 Generic	\$147,901	14,659	\$10.09	8.2%
Large	HDHP	201902	1 Generic	\$155,841	14,524	\$10.73	16.6%
Large	HDHP	201903	1 Generic	\$163,461	14,402	\$11.35	23.6%
Large	HDHP	201904	1 Generic	\$170,309	14,292	\$11.92	29.4%
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Large	HDHP	201704	2 Brand	\$120,786	12,643	\$9.55	N/A
Large	HDHP	201705	2 Brand	\$124,985	12,574	\$9.94	N/A
Large	HDHP	201706	2 Brand	\$130,100	12,514	\$10.40	N/A
Large	HDHP	201707	2 Brand	\$132,296	12,481	\$10.60	N/A
Large	HDHP	201708	2 Brand	\$131,802	12,454	\$10.58	N/A
Large	HDHP	201709	2 Brand	\$130,307	12,408	\$10.50	N/A
Large	HDHP	201710	2 Brand	\$134,556	12,372	\$10.88	N/A
Large	HDHP	201711	2 Brand	\$134,911	12,331	\$10.94	N/A
Large	HDHP	201712	2 Brand	\$131,800	12,303	\$10.71	N/A
Large	HDHP	201801	2 Brand	\$134,835	12,529	\$10.76	N/A
Large	HDHP	201802	2 Brand	\$135,634	12,728	\$10.66	N/A
Large	HDHP	201803	2 Brand	\$142,571	12,921	\$11.03	N/A
Large	HDHP	201804	2 Brand	\$137,305	13,102	\$10.48	9.7%
Large	HDHP	201805	2 Brand	\$143,798	13,296	\$10.82	8.8%
Large	HDHP	201806	2 Brand	\$152,028	13,487	\$11.27	8.4%
Large	HDHP	201807	2 Brand	\$153,521	13,640	\$11.26	6.2%
Large	HDHP	201808	2 Brand	\$156,545	13,780	\$11.36	7.3%
Large	HDHP	201809	2 Brand	\$159,288	13,928	\$11.44	8.9%
Large	HDHP	201810	2 Brand	\$165,371	14,216	\$11.63	7.0%
Large	HDHP	201811	2 Brand	\$170,813	14,520	\$11.76	7.5%
Large	HDHP	201812	2 Brand	\$182,724	14,786	\$12.36	15.4%
Large	HDHP	201901	2 Brand	\$184,794	14,659	\$12.61	17.1%
Large	HDHP	201902	2 Brand	\$187,205	14,524	\$12.89	21.0%
Large	HDHP	201903	2 Brand	\$187,889	14,402	\$13.05	18.2%
Large	HDHP	201904	2 Brand	\$188,029	14,292	\$13.16	25.5%

Summary of Historical Rx Claims Broken Out by Rx Category - HDHP

		Rolling 12 End				Allowed	Rolling 12
Size	Product Type	Date YYYYMM	Rx Category	Allowed	Member Months	PMPM	Allowed Trend
Large	HDHP	201704	3 Specialty	\$191,566	12,643	\$15.15	N/A
Large	HDHP	201705	3 Specialty	\$179,889	12,574	\$14.31	N/A
Large	HDHP	201706	3 Specialty	\$168,435	12,514	\$13.46	N/A
Large	HDHP	201707	3 Specialty	\$164,466	12,481	\$13.18	N/A
Large	HDHP	201708	3 Specialty	\$161,098	12,454	\$12.94	N/A
Large	HDHP	201709	3 Specialty	\$155,787	12,408	\$12.56	N/A
Large	HDHP	201710	3 Specialty	\$158,257	12,372	\$12.79	N/A
Large	HDHP	201711	3 Specialty	\$147,052	12,331	\$11.93	N/A
Large	HDHP	201712	3 Specialty	\$155,988	12,303	\$12.68	N/A
Large	HDHP	201801	3 Specialty	\$153,307	12,529	\$12.24	N/A
Large	HDHP	201802	3 Specialty	\$158,411	12,728	\$12.45	N/A
Large	HDHP	201803	3 Specialty	\$192,291	12,921	\$14.88	N/A
Large	HDHP	201804	3 Specialty	\$259,117	13,102	\$19.78	30.5%
Large	HDHP	201805	3 Specialty	\$259,362	13,296	\$19.51	36.3%
Large	HDHP	201806	3 Specialty	\$248,146	13,487	\$18.40	36.7%
Large	HDHP	201807	3 Specialty	\$259,526	13,640	\$19.03	44.4%
Large	HDHP	201808	3 Specialty	\$302,053	13,780	\$21.92	69.5%
Large	HDHP	201809	3 Specialty	\$295,189	13,928	\$21.19	68.8%
Large	HDHP	201810	3 Specialty	\$308,630	14,216	\$21.71	69.7%
Large	HDHP	201811	3 Specialty	\$374,042	14,520	\$25.76	116.0%
Large	HDHP	201812	3 Specialty	\$376,940	14,786	\$25.49	101.1%
Large	HDHP	201901	3 Specialty	\$409,289	14,659	\$27.92	128.2%
Large	HDHP	201902	3 Specialty	\$436,287	14,524	\$30.04	141.4%
Large	HDHP	201903	3 Specialty	\$427,883	14,402	\$29.71	99.6%
Large	HDHP	201904	3 Specialty	\$391,720	14,292	\$27.41	38.6%

Summary of Historical Rx Claims Broken Out by Rx Category - Non-HDHP

		Rolling 12					
	Product	End Date			Member	Allowed	Rolling 12
Size	Туре	YYYYMM	Rx Category	Allowed	Months	PMPM	Allowed Trend
Large	Non-HDHP	201704	1 Generic	\$339,415	16,065	\$21.13	N/A
Large	Non-HDHP	201705	1 Generic	\$336,984	15,731	\$21.42	N/A
Large	Non-HDHP	201706	1 Generic	\$329,010	15,365	\$21.41	N/A
Large	Non-HDHP	201707	1 Generic	\$319,593	14,971	\$21.35	N/A
Large	Non-HDHP	201708	1 Generic	\$309,944	14,579	\$21.26	N/A
Large	Non-HDHP	201709	1 Generic	\$300,028	14,193	\$21.14	N/A
Large	Non-HDHP	201710	1 Generic	\$291,027	13,822	\$21.06	N/A
Large	Non-HDHP	201711	1 Generic	\$284,192	13,444	\$21.14	N/A
Large	Non-HDHP	201712	1 Generic	\$273,706	13,065	\$20.95	N/A
Large	Non-HDHP	201801	1 Generic	\$273,390	12,893	\$21.20	N/A
Large	Non-HDHP	201802	1 Generic	\$269,342	12,735	\$21.15	N/A
Large	Non-HDHP	201803	1 Generic	\$260,672	12,444	\$20.95	N/A
Large	Non-HDHP	201804	1 Generic	\$254,965	12,150	\$20.98	-0.7%
Large	Non-HDHP	201805	1 Generic	\$255,156	12,133	\$21.03	-1.8%
Large	Non-HDHP	201806	1 Generic	\$256,528	12,140	\$21.13	-1.3%
Large	Non-HDHP	201807	1 Generic	\$253,362	12,128	\$20.89	-2.1%
Large	Non-HDHP	201808	1 Generic	\$256,388	12,107	\$21.18	-0.4%
Large	Non-HDHP	201809	1 Generic	\$263,410	12,074	\$21.82	3.2%
Large	Non-HDHP	201810	1 Generic	\$270,289	12,042	\$22.45	6.6%
Large	Non-HDHP	201811	1 Generic	\$273,303	11,998	\$22.78	7.8%
Large	Non-HDHP	201812	1 Generic	\$279,181	11,954	\$23.35	11.5%
Large	Non-HDHP	201901	1 Generic	\$272,251	11,594	\$23.48	10.7%
Large	Non-HDHP	201902	1 Generic	\$264,462	11,238	\$23.53	11.3%
Large	Non-HDHP	201903	1 Generic	\$265,141	11,001	\$24.10	15.1%
Large	Non-HDHP	201904	1 Generic	\$261,655	10,748	\$24.34	16.0%
Large	Non-HDHP	201704	2 Brand	\$368,789	16,065	\$22.96	N/A
Large	Non-HDHP	201705	2 Brand	\$359,189	15,731	\$22.83	N/A
Large	Non-HDHP	201706	2 Brand	\$349,368	15,365	\$22.74	N/A
Large	Non-HDHP	201707	2 Brand	\$340,674	14,971	\$22.76	N/A
Large	Non-HDHP	201708	2 Brand	\$335,121	14,579	\$22.99	N/A
Large	Non-HDHP	201709	2 Brand	\$322,938	14,193	\$22.75	N/A
Large	Non-HDHP	201710	2 Brand	\$320,756	13,822	\$23.21	N/A
Large	Non-HDHP	201711	2 Brand	\$317,303	13,444	\$23.60	N/A
Large	Non-HDHP	201712	2 Brand	\$300,456	13,065	\$23.00	N/A
Large	Non-HDHP	201801	2 Brand	\$294,714	12,893	\$22.86	N/A
Large	Non-HDHP	201802	2 Brand	\$298,088	12,735	\$23.41	N/A
Large	Non-HDHP	201803	2 Brand	\$298,526	12,444	\$23.99	N/A
Large	Non-HDHP	201804	2 Brand	\$286,328	12,150	\$23.57	2.7%
Large	Non-HDHP	201805	2 Brand	\$290,128	12,133	\$23.91	4.7%
Large	Non-HDHP	201806	2 Brand	\$292,927	12,140	\$24.13	6.1%
Large	Non-HDHP	201807	2 Brand	\$291,040	12,128	\$24.00	5.5%
Large	Non-HDHP	201808	2 Brand	\$290,474	12,107	\$23.99	4.4%
Large	Non-HDHP	201809	2 Brand	\$292,102	12,074	\$24.19	6.3%
Large	Non-HDHP	201810	2 Brand	\$289,054	12,042	\$24.00	3.4%
Large	Non-HDHP	201811	2 Brand	\$279,385	11,998	\$23.29	-1.3%
Large	Non-HDHP	201812	2 Brand	\$287,408	11,954	\$24.04	4.5%
Large	Non-HDHP	201901	2 Brand	\$283,222	11,594	\$24.43	6.9%
Large	Non-HDHP	201902	2 Brand	\$270,620	11,238	\$24.08	2.9%
Large	Non-HDHP	201903	2 Brand	\$252,611	11,001	\$22.96	-4.3%
Large	Non-HDHP	201904	2 Brand	\$248,256	10,748	\$23.10	-2.0%

Summary of Historical Rx Claims Broken Out by Rx Category - Non-HDHP

Size	Product Type	Rolling 12 End Date YYYYMM	Rx Category	Allowed	Member Months	Allowed PMPM	Rolling 12 Allowed Trend
Large	Non-HDHP	201704	3 Specialty	\$733,114	16,065	\$45.63	N/A
Large	Non-HDHP	201705	3 Specialty	\$747,757	15,731	\$47.53	N/A
Large	Non-HDHP	201706	3 Specialty	\$752,642	15,365	\$48.98	N/A
Large	Non-HDHP	201707	3 Specialty	\$739,958	14,971	\$49.43	N/A
Large	Non-HDHP	201708	3 Specialty	\$710,343	14,579	\$48.72	N/A
Large	Non-HDHP	201709	3 Specialty	\$760,033	14,193	\$53.55	N/A
Large	Non-HDHP	201710	3 Specialty	\$761,229	13,822	\$55.07	N/A
Large	Non-HDHP	201711	3 Specialty	\$737,195	13,444	\$54.83	N/A
Large	Non-HDHP	201712	3 Specialty	\$717,308	13,065	\$54.90	N/A
Large	Non-HDHP	201801	3 Specialty	\$719,883	12,893	\$55.84	N/A
Large	Non-HDHP	201802	3 Specialty	\$666,599	12,735	\$52.34	N/A
Large	Non-HDHP	201803	3 Specialty	\$683,984	12,444	\$54.96	N/A
Large	Non-HDHP	201804	3 Specialty	\$650,309	12,150	\$53.52	17.3%
Large	Non-HDHP	201805	3 Specialty	\$651,487	12,133	\$53.70	13.0%
Large	Non-HDHP	201806	3 Specialty	\$627,481	12,140	\$51.69	5.5%
Large	Non-HDHP	201807	3 Specialty	\$615,200	12,128	\$50.73	2.6%
Large	Non-HDHP	201808	3 Specialty	\$604,019	12,107	\$49.89	2.4%
Large	Non-HDHP	201809	3 Specialty	\$549,178	12,074	\$45.48	-15.1%
Large	Non-HDHP	201810	3 Specialty	\$550,249	12,042	\$45.69	-17.0%
Large	Non-HDHP	201811	3 Specialty	\$543,239	11,998	\$45.28	-17.4%
Large	Non-HDHP	201812	3 Specialty	\$527,742	11,954	\$44.15	-19.6%
Large	Non-HDHP	201901	3 Specialty	\$498,620	11,594	\$43.01	-23.0%
Large	Non-HDHP	201902	3 Specialty	\$508,559	11,238	\$45.25	-13.5%
Large	Non-HDHP	201903	3 Specialty	\$470,964	11,001	\$42.81	-22.1%
Large	Non-HDHP	201904	3 Specialty	\$464,706	10,748	\$43.24	-19.2%
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Summary of Historical Rx Claims Broken Out by Rx Category - Total

		Rolling 12					Rolling 12
•	Product	End Date		•11	Member	Allowed	Allowed
Size	Туре	YYYYMM	Rx Category	Allowed	Months	PMPM	Trend
Large	ALL	201704	1 Generic	\$437,437	28,708	\$15.24	N/A
Large	ALL	201705	1 Generic	\$439,596	28,305	\$15.53	N/A
Large	ALL	201706	1 Generic	\$433,207	27,879	\$15.54	N/A
Large	ALL	201707	1 Generic	\$426,317	27,452	\$15.53	N/A
Large	ALL	201708	1 Generic	\$418,905	27,033	\$15.50	N/A
Large	ALL	201709	1 Generic	\$411,560	26,601	\$15.47	N/A
Large	ALL	201710	1 Generic	\$402,482	26,194	\$15.37	N/A
Large	ALL	201711	1 Generic	\$400,813	25,775	\$15.55	N/A
Large	ALL	201712	1 Generic	\$388,846	25,368	\$15.33	N/A
Large	ALL	201801	1 Generic	\$390,196	25,422	\$15.35	N/A
Large	ALL	201802	1 Generic	\$386,504	25,463	\$15.18	N/A
Large	ALL	201803	1 Generic	\$379,313	25,365	\$14.95	N/A
Large	ALL	201804	1 Generic	\$375,622	25,252	\$14.87	-2.4%
Large	ALL	201805	1 Generic	\$380,158	25,429	\$14.95	-3.7%
Large	ALL	201806	1 Generic	\$381,811	25,627	\$14.90	-4.1%
Large	ALL	201807	1 Generic	\$377,942	25,768	\$14.67	-5.6%
Large	ALL	201808	1 Generic	\$380,071	25,887	\$14.68	-5.3%
Large	ALL	201809	1 Generic	\$389,224	26,002	\$14.97	-3.2%
Large	ALL	201810	1 Generic	\$403,693	26,258	\$15.37	0.1%
Large	ALL	201811	1 Generic	\$409,033	26,518	\$15.42	-0.8%
Large	ALL	201812	1 Generic	\$421,211	26,740	\$15.75	2.8%
Large	ALL	201901	1 Generic	\$420,152	26,253	\$16.00	4.3%
Large	ALL	201902	1 Generic	\$420,303	25,762	\$16.31	7.5%
Large	ALL	201903	1 Generic	\$428,602	25,403	\$16.87	12.8%
Large	ALL	201904	1 Generic	\$431,964	25,040	\$17.25	16.0%
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Large	ALL	201704	2 Brand	\$489,574	28,708	\$17.05	N/A
Large	ALL	201705	2 Brand	\$484,174	28,305	\$17.11	N/A
Large	ALL	201706	2 Brand	\$479,468	27,879	\$17.20	N/A
Large	ALL	201707	2 Brand	\$472,970	27,452	\$17.23	N/A
Large	ALL	201708	2 Brand	\$466,922	27,033	\$17.27	N/A
Large	ALL	201709	2 Brand	\$453,245	26,601	\$17.04	N/A
Large	ALL	201710	2 Brand	\$455,312	26,194	\$17.38	N/A
Large	ALL	201711	2 Brand	\$452,215	25,775	\$17.54	N/A
Large	ALL	201712	2 Brand	\$432,257	25,368	\$17.04	N/A
Large	ALL	201801	2 Brand	\$429,548	25,422	\$16.90	N/A
Large	ALL	201802	2 Brand	\$433,722	25,463	\$17.03	N/A
Large	ALL	201803	2 Brand	\$441,098	25,365	\$17.39	N/A
Large	ALL	201804	2 Brand	\$423,633	25,252	\$16.78	-1.6%
Large	ALL	201805	2 Brand	\$433,927	25,429	\$17.06	-0.2%
Large	ALL	201806	2 Brand	\$444,954	25,627	\$17.36	1.0%
Large	ALL	201807	2 Brand	\$444,560	25,768	\$17.25	0.1%
Large	ALL	201808	2 Brand	\$447,020	25,887	\$17.27	0.0%
Large	ALL	201809	2 Brand	\$451,390	26,002	\$17.36	1.9%
Large	ALL	201810	2 Brand	\$454,425	26,258	\$17.31	-0.4%
Large	ALL	201811	2 Brand	\$450,199	26,518	\$16.98	-3.2%
Large	ALL	201812	2 Brand	\$470,132	26,740	\$17.58	3.2%
Large	ALL	201901	2 Brand	\$468,015	26,253	\$17.83	5.5%
Large	ALL	201902	2 Brand	\$457,826	25,762	\$17.77	4.3%
Large	ALL	201903	2 Brand	\$440,500	25,403	\$17.34	-0.3%
Large	ALL	201904	2 Brand	\$436,286	25,040	\$17.42	3.9%

Summary of Historical Rx Claims Broken Out by Rx Category - Total

Size	Product Type	Rolling 12 End Date YYYYMM	Rx Category	Allowed	Member Months	Allowed PMPM	Rolling 12 Allowed Trend
Large	ALL	201704	3 Specialty	\$924,680	28,708	\$32.21	N/A
Large	ALL	201705	3 Specialty	\$927,646	28,305	\$32.77	N/A
Large	ALL	201706	3 Specialty	\$921,077	27,879	\$33.04	N/A
Large	ALL	201707	3 Specialty	\$904,424	27,452	\$32.95	N/A
Large	ALL	201708	3 Specialty	\$871,441	27,033	\$32.24	N/A
Large	ALL	201709	3 Specialty	\$915,820	26,601	\$34.43	N/A
Large	ALL	201710	3 Specialty	\$919,486	26,194	\$35.10	N/A
Large	ALL	201711	3 Specialty	\$884,248	25,775	\$34.31	N/A
Large	ALL	201712	3 Specialty	\$873,296	25,368	\$34.43	N/A
Large	ALL	201801	3 Specialty	\$873,190	25,422	\$34.35	N/A
Large	ALL	201802	3 Specialty	\$825,010	25,463	\$32.40	N/A
Large	ALL	201803	3 Specialty	\$876,275	25,365	\$34.55	N/A
Large	ALL	201804	3 Specialty	\$909,426	25,252	\$36.01	11.8%
Large	ALL	201805	3 Specialty	\$910,849	25,429	\$35.82	9.3%
Large	ALL	201806	3 Specialty	\$875,628	25,627	\$34.17	3.4%
Large	ALL	201807	3 Specialty	\$874,726	25,768	\$33.95	3.0%
Large	ALL	201808	3 Specialty	\$906,073	25,887	\$35.00	8.6%
Large	ALL	201809	3 Specialty	\$844,368	26,002	\$32.47	-5.7%
Large	ALL	201810	3 Specialty	\$858,879	26,258	\$32.71	-6.8%
Large	ALL	201811	3 Specialty	\$917,281	26,518	\$34.59	0.8%
Large	ALL	201812	3 Specialty	\$904,683	26,740	\$33.83	-1.7%
Large	ALL	201901	3 Specialty	\$907,909	26,253	\$34.58	0.7%
Large	ALL	201902	3 Specialty	\$944,846	25,762	\$36.68	13.2%
Large	ALL	201903	3 Specialty	\$898,846	25,403	\$35.38	2.4%
Large	ALL	201904	3 Specialty	\$856,425	25,040	\$34.20	-5.0%

MVP Health Plan ("MVPHP") Experience Rated Addendum –2020 Effective Dates

This document is an Addendum to MVP's 2020 Manual Rate Filing and Experience Rating Formula for products sold to employer groups with 100 or more employees in the State of Vermont under MVP's Health Plan license. This addendum and its appendices outline the rating factors discussed in the Experience Rating Formula. These factors are being filed as an addendum to the Manual Rate and Formula filings so they can be updated as deemed necessary by MVP without having to re-file the rating methodology.

Whenever possible, the rating factors contained herein will be based on actual MVP experience or they will be normalized to MVP's population.

BASE MANUAL RATES

Please see Exhibits 4a (base manual rates), 4b (medical riders), and 4c (Rx riders) of the accompanying manual rate filing for the net PMPMs of plans and riders being offered by MVP for 2020 effective dates. Please See Exhibit 1 in the MVPHIC rate filing for the POS out of network riders filed on MVP Health Insurance Company for 2020 effective dates.

SIC FACTORS

The industry factors in Appendix A will be applied to the manual rates based on the employer's industry.

DEMOGRAPHIC FACTORS

To more closely resemble the health risk of the employer's insured population, the manual pure premium will be adjusted to reflect differences in the demographic characteristics of a specific employer group compared to MVP's community pool for the chosen product. This demographic factor will be applied to both the base rate and riders.

With respect to the employer specific experience rate, there may be a situation where MVP will be the sole health plan offering and be required to adjust the experience to reflect anticipated health characteristics of the entire group versus just MVP's members who were enrolled in the previous year under a slice product offering. In this situation, MVP will develop a demographic factor relative of the entire group and compare that to the demographics of their existing employer membership.

The demographic factors are in Appendix B. A per member demographic factor is calculated as the weighted average subscriber age/sex factor / weighted average subscriber average contract size.

For members that are considered to have Medicare as their primary coverage, a downward adjustment factor will be applied to the member's demographic factor to reflect the reduced claim liability. This factor is in Appendix B.

HRA/HSA DEDUCTIBLE FUNDING FACTORS

The additional risk charge applies when a group funds a plan deductible. The charge is intended to account for the anticipated increase in utilization of services due to the resulting 'first dollar' coverage provided. The manual rate adjustment factors are in Appendix C.

POOLING CHARGES

Each group is assessed a pooling charge and all claims above the applicable attachment point are removed from their claim data. Medical and Rx claims for each member are combined to determine member claims over the attachment point. The charge is based on the following table:

Pooling Level	2020 Pooling Charge
\$50,000	21.57%
\$75,000	14.26%
\$80,000	12.35%
\$85,000	11.72%
\$90,000	11.10%
\$100,000	9.92%
\$125,000	7.47%
\$150,000	5.72%
\$175,000	4.56%
\$200,000	3.75%
\$250,000	2.59%
\$300,000	1.89%
\$350,000	1.37%
\$400,000	0.99%
\$450,000	0.77%
\$500,000	0.61%

Group size will be considered when selecting the appropriate pooling charge. The Standard Pool Level below will be used unless altered to match the current pooling level, a group requests a higher pooling level, or a pooling level is altered to reduce the impact of the pooling charge on a rate proposal. If a group requests a higher pooling level, they may choose one of the levels in the table above but not higher than the Max level identified below.

Avg. Subscribers	Standard Pool Level	Max Pool Level
Up to 299	\$100,000	\$200,000
300-499	\$150,000	\$250,000
500-999	\$200,000	\$300,000
1,000-1,499	\$250,000	\$350,000
1,500-2,499	\$350,000	\$450,000
2,500 and up	\$450,000	\$500,000

TREND FACTORS

The following trends are used to project historical experience of the group to the proposed rating period. Exhibit 1 and Exhibit 2 are developed by applying the appropriate pro-rated calendar year trend factors from the midpoint of the experience period to the midpoint of the rating period. Paid trends are calculated by multiplying the applicable allowed trend times the leveraging factor.

Year	Allowed Medical Trend	Pharmacy Trend
2019	4.8%	8.5%
2020	5.3%	8.8%
2021 & Beyond	5.3%	8.8%

Annual Leveraging Factor 0.6%

NETWORK ADJUSTMENT FACTOR

This adjustment reflects changes with respect to the differences in network providers, contractual provider reimbursement rates, the degree of medical management for MVP versus other carriers, gatekeeper versus no gatekeeper, and referral versus open access. For those accounts enrolled in MVP, this factor will primarily represent differences in provider contractual arrangements. If the experience is coming from another carrier, the adjustment may reflect all of the items above. MVP will make every effort to develop actuarial adjustments that properly determine the appropriate factor to reflect the expected experience of the group.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

BENEFIT ADJUSTMENT FACTOR

The purpose of the benefit adjustment is to reflect any difference between the benefits inherent in the group's historical claims experience period and the group's expected benefit plan for the prospective benefit period. This includes medical benefits and pharmacy benefits.

Based on filed manual rates, the underwriter will determine the value of the benefit adjustment factor by analyzing the actuarial equivalent difference in benefits. As it relates to a new group having experience from another carrier, the underwriter will use their best efforts to match up prior benefits to a currently filed benefit to determine the actuarial equivalent difference in benefits. In some cases, this may require interpolating between two manual rates, extrapolating from the filed manual rates, using other sources such as the Milliman USA guidelines, or other internal pricing models.

Other adjustments in this category may include benefit mandates. That is, mandated benefits that will be included in the future benefits, but not reflected in the group's experience.

The development of such a factor will be documented in the underwriter's group file and will be made available to in Insurance Department's actuaries and/or examiners on request.

PHARMACY REBATE FACTOR

Pharmacy rebates are received periodically. The pharmacy rebate factor of 0.69 is used to account for this reduction in pharmacy costs and reflects MVP's estimated pharmacy rebates received for 2020 dates of service. This reduction will only apply if the paid pharmacy claims do not already reflect pharmacy rebates. In the case where the employer group is not an MVP group, the underwriter will determine if the claims data provided includes or excludes rebates from the other carrier.

PERIOD WEIGHT

Period Weight is determined by the underwriter. The underwriters follow a general protocol for deriving the weights to apply for the Period Weight portion of the experience rating formula. Most groups are rated using 12 months of historical data and therefore, the period weights are not applicable. For the smaller of the large groups, the underwriter will consider extending the historical look back to 24 months if the data is available in order to provide a more stable block of data from which to do the rating. In these cases, the underwriter will generally give an 80% weight to the most recent 12 months of data and a 20% weight to the prior period of data. These weights may vary and could be 50% / 50% if the underwriter feels more weight should be given to the older data. This may be the case if the current 12 months are exceptionally higher or lower than the prior period.

CREDIBILITY WEIGHT

Based on MVP's product guidelines for offering a prospective experience rate, an employer must have (or project) a minimum of 100 eligible employees for the proposed rating period. However, consistent with industry rating practices, smaller sized experience rated groups should not be considered as producing 100% credible claims information. To protect the employer from significant rate fluctuation from year to year, MVP will be applying a credibility weight to the group's claim experience.

In determining a group's quoted rate, a weight will be given to the group's claims experience based on the number of member months in the experience period. The complement of the weight will be applied to the manual rate. The blended rate is one that will be quoted to the employer group. Below are the base credibility weightings:

Member Month Range	Credibility Factor
0 to 599	0%
600 to 2,400	20%
2,401 to 3,700	30%
3,701 to 4,900	40%
4,901 to 6,100	50%
6,101 to 7,300	60%
7,301 to 8,500	70%
8,501 to 9,700	80%
9,701 to 12,200	90%
12,201 and over	100%

These experience credibility weightings can be adjusted downward based on the underwriter's judgment in the following circumstances:

The employer group has provided less than 12 months of incurred claims data or data is not provided for all services or employees – Generally, a minimum of one full calendar year of incurred claims data for all populations and covered services included in the quote is desired to underwrite a case. In the event less than 12 months of data is available, the underwriter can adjust the credibility table downward, not to be less than 0%.

The employer group has had membership change by 50% or more since the experience period — With a significant membership change, the historical claims experience may no longer represent the group's current population. If the membership has changed by more than 50% from the experience period to the rating period, the underwriter may override the table above to reduce credibility downward, not to be less than 0%.

The most recent experience data provided is too old – Generally, from the mid-point of the experience period to the mid-point of the rating period should not be older than 24 months. If the more recent period of data is older than 24 months, the underwriter may adjust the credibility table downward, not to be less than 0%.

MVP may also make an upward adjustment to the table if the group has a favorable group risk assessment. The credibility percentage will never exceed 100%.

UNDERWRITING JUDGMENT/GROUP RISK ASSESSMENT

Underwriting judgment will be used by the underwriter in determining inputs to the rating formula or to modify the result depending on the circumstances of the case, the data available, or the quality of the available data.

Adjustments may be made due to items such as poor claim and enrollment experience data being presented for new groups, the group's claim trend being historically different than the averages, variability in claims experience, participation levels/group size changes, plan sponsor contribution levels, number of plan offerings, plan sponsor and covered population stability, and plan sponsor persistency. Adjustments may be both positive and negative but will not be larger than 10% in either direction.

NETWORK ACCESS FEES AND OTHER FEES

MVP has a contracted network access fee with a rental network in the event a group has members that live outside of MVP's service area. The net access fee is \$0 PEPM for just those subscribers who live outside of the service area.

COVERED LIVES ASSESSMENT

This is a New York State assessment passed on to groups in premium rates. The 2019 CLA rates are published on the NYS Department of Health website while 2020 is projected with a 5% increase assumed over 2019.

	2019 Actual		2020 Projection		
Region	Individual	Family	Individual	Family	
New York City	\$14.46	\$47.73	\$15.18	\$50.12	
Long Island	\$5.05	\$16.67	\$5.30	\$17.50	
Northern Metro	\$2.92	\$9.62	\$3.07	\$10.10	
Northeastern	\$3.36	\$11.10	\$3.53	\$11.66	
Utica/Watertown	\$0.73	\$2.41	\$0.77	\$2.53	
Central	\$4.76	\$15.70	\$5.00	\$16.49	
Rochester	\$8.91	\$29.40	\$9.36	\$30.87	
Western	\$3.24	\$10.68	\$3.40	\$11.21	

MVP will calculate the CLA with the group information that is available. For example, on a new business case, the number of single contracts by location may not be available. In that case, the CLA may have to be estimated based on the group's overall number single and family contracts and assume the same ratio exists in each region.

HCRA ASSESSMENT

This is another New York State assessment based on Hospital claims. A charge of 0.25% will be applied to the experience of new business quotes; this is consistent with the amount reflected in the manual portion of the rate.

RETENTION EXPENSES

Non-claim cost expenses must be added to the premium rates and can be per member per month (PMPM) charges, percent of paid claim charges, or percent of premium charges. The following tables reflect the retention loads:

Percent of Premium Retention:

General Administration = 8.2% Bad Debt = 0.25% Broker Loads = group specific

Percent of Premium Taxes/Fees:

Contribution to Surplus = 2.0% VT Vaccine Assessment = 0.31% ACA Insurer Tax = 1.0%

Percent of Paid Claim Surcharges:

VT Paid Claims Surcharge = 0.999%

PMPM Taxes/Assessments:

18 VSA 9374(h) Billback =\$1.93

EMPLOYER SPECIFIC PREMIUM RATES

The experience rating formula filing details the calculation of employer specific premium rates by using employer specific information. In the event the employer group cannot supply sufficient information to calculate employer specific conversion factors, the following community load ratios will be used:

Single=1.0 Double=2.0 Family 2 tier=2.5 Family 3 tier=2.6 Family 4 tier= 2.8 Parent Child 4 tier= 1.9

RETROSPECTIVE RATING

The risk charges for a group choosing to be rated retrospectively are outlined below:

(NO DEFICIT CARRY FORWARD/80% SURPLUS REFUND FOR GROUPS 251+, 50% REFUND FOR GROUPS LESS THAN 251)

Groups with 1,000+ enrolled subscribers = 1.020

Groups with 251-999 enrolled subscribers = 1.020

Groups with 51-250 enrolled subscribers = 1.020

MINIMUM PREMIUM FUNDING ARRANGMENTS

The following table shows the Claims Fluctuation Margin (CFM) available for groups of different sizes. The appropriate level of CFM will depend on the group's size and risk assessment. Groups that are smaller with a higher risk assessment will have a higher CFM. Because of the risk involved with minimum premium funding, at the smaller group size, the underwriter will use judgment to determine if minimum premium funding is allowed.

Group Size	CFM
100-249	120%, 125%, or 130%
249-499	115%, 120%, or 125%
500-999	110%, 115%, or 120%
1,000+	105%, 110%, or 115%

NEW BUSINESS DISCOUNT

Due to the variances in information available for use in rating prospects, MVP is introducing the following additional adjustments to be used in developing new business proposals. The discount will apply to currently insured accounts that will offer MVP on a total replacement basis and have non-Medicare retiree enrollment of less than 5% of the total group enrollment.

Rate reduction of 5.0% will be applied if group meets the following criteria:

^{*}Demographic Factor <=1.10

^{*}Participation >70% of total employees being offered coverage

^{*}Employer Contribution > =50% of single rate of richest plan to all plans/tiers

^{*}Employer Deductible Funding not greater than 70% of the In-Network Deductible

^{*}One carrier prior 2 years

^{*}For accounts with <100 enrolled contracts quoted without claims data, documented incumbent Carrier Initial Renewal <12% (not from a rate cap)

Rate reduction of 8.0% will be applied if group meets the above list in addition to the following:

- *Employer Deductible Funding not greater than 50% of the In-Network Deductible
- *Enrollment decline of less than 15% in past 12 months

Discount Recovery:

Year 1 Discount	Year 2 Discount	Year 3 Discount
5.0%	3.5%	2.0%
8.0%	6.0%	4.0%

Employer groups will be required to provide documentation showing the criteria are met or sign an affidavit supporting the statement.

ACTUARIAL CERTIFICATION

I believe the rating factors described herein are consistent with industry norms, follows sound actuarial and underwriting principals, and the rating factors used and documented in the Experience Rating Addendum are reasonable relative to MVP's book of business and industry norms.

I have reviewed the provisions of Vermont Insurance Law. It is my opinion that this rating formula complies with the requirements of those provisions.

Eric Bachner, ASA

Leader, Actuarial, Commercial/Government Programs

MVP Health Care

^{*}One carrier for prior 3 years



MVP Health Care -- 2020 LG HMO Rate Filing

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - December 31, 2020

Exhibit 1 -- Summary of Medical Coplans Offered

Exhibit 2a -- 1Q 2020 Pricing Trend Assumptions

Exhibits 2b-d -- 1Q 2020 Rx Paid Trend Development

Exhibit 2e -- 2Q 2020 Pricing Trend Assumptions

Exhibits 2f-2h -- 2Q 2020 Rx Paid Trend Development

Exhibit 2i -- 3Q 2020 Pricing Trend Assumptions

Exhibits 2j-l --3Q 2020 Rx Paid Trend Development

Exhibit 2m -- 4Q 2020 Pricing Trend Assumptions

Exhibits 2n-p -- 4Q 2020 Rx Paid Trend Development

Exhibit 3a -- 1Q 2020 Claim Projection and Proposed Rate Change

Exhibit 3b -- 2Q 2020 Claim Projection and Proposed Rate Change

Exhibit 3c -- 3Q 2020 Claim Projection and Proposed Rate Change

Exhibit 3d -- 4Q 2020 Claim Projection and Proposed Rate Change

Exhibit 3e -- Revenue Neutality

Exhibit 4a -- Medical Manual Rates

Exhibit 4b -- Medical Rider Rates

Exhibit 4c -- Rx Rider Rates

Exhibit 1 -- Summary of Medical Coplans Offered

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - December 31, 2020

							In-Network	Benefits					
	2018				IP								
HMO Coplan	Coplan	Product Type	PCP	SCP	(Med/Surg)	ER	OP Surg	DME	Amb	Ded	Coins.	OOP Max	Pharmacy
VT3HMO087ZLN		НМО	\$25	\$40	\$500	\$100	\$150	50%	\$100	\$0	0%	\$5,300	Riders Available
VT3HMO089ZLN		HMO	\$30	\$50	\$1,000	\$100	\$150	50%	\$100	\$0	0%	\$5,300	Riders Available
VT3HMO091ZLE		НуНМО	\$20	\$20	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT3HMO092ZLE	VE2-092	НуНМО	\$20	\$20	20%	\$100	20%	50%	20%	\$1,000	20%	\$2,000	Riders Available
VT3HMO093ZLE	VE2-093	НуНМО	\$20	\$20	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	Riders Available
VT3HMO095ZLE	VE2-095	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	Riders Available
VT3HMO100ZLE	VE2-100	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$2,000	20%	\$4,000	Riders Available
VT3HMO101ZLE	VE2-101	НуНМО	\$25	\$40	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT3HMO103ZLE	VE2-103	НуНМО	\$30	\$50	20%	\$100	20%	50%	20%	\$1,000	20%	\$3,000	Riders Available
VT3HMO107ZLE	VE2-107	НуНМО	\$30	\$50	20%	\$100	20%	50%	20%	\$3,000	20%	\$5,300	Riders Available
VT3HMO110ZLE	VE2-110	НуНМО	\$30	\$30	20%	\$200	20%	50%	20%	\$2,000	20%	\$5,300	Riders Available
VT3HMO116ZLE	VE2-116	НуНМО	\$30	\$50	\$0	\$200	\$0	50%	\$0	\$5,000	0%	\$5,300	Riders Available
VT3HMO117ZLE	VE2-117	НуНМО	\$0	\$0	\$0	\$0	\$0	50%	\$0	\$5,000	0%	\$5,000	Riders Available
VT3HMO118ZLE	VE2-118	НуНМО	\$30	\$0	\$0	\$0	\$0	0%	\$0	\$4,000	0%	\$4,000	Riders Available
VT3HDH01AXL	VEHD2-01	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	0%	\$2,500	\$10/\$30/\$50
VT3HDH02AXL	VEHD2-02	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	0%	\$3,500	\$10/\$30/\$50
VT3HDH07AXL	VEHD2-07	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$1,500	20%	\$3,000	20%/20%/40%
VT3HDH08AXL	VEHD2-08	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,000	20%	\$4,000	20%/20%/40%
VT3HDH09AXL	VEHD2-09	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	20%/20%/40%
VT3HDH15AXL	VEHD2-15	HDHMOagg	20%	20%	20%	20%	20%	20%	20%	\$2,500	20%	\$5,000	50%
VT3HDH17AXL	VEHD2-17	HDHMOagg	\$30	\$50	\$500	\$150	\$200	50%	\$150	\$2,500	0%	\$5,000	\$10/\$30/\$50
VT3HDH19EXLE	VEHD2-19	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	0%	\$5,000	\$0 after Deductible
VT3HDH41EXLE	VEHD2-41	HDHMO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$2,700	0%	\$2,700	\$0 after Deductible
VT3HDH43EXLE	VEHD2-43	HDHMO	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$4,000	0%	\$4,000	\$0 after Deductible
VT3HDH46AXL	VEHD2-46	HDHMOagg	\$0	\$0	\$0	\$0	\$0	0%	\$0	\$3,000	0%	\$3,000	\$0 after Deductible
VT3HDH50EXLE	VEHD2-50	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,550	0%	\$6,550	\$0 after Deductible
VT3HDH51EXLE	VEHD2-51	HDHMO	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,650	0%	\$6,650	\$0 after Deductible
VT3HDH52AXL	N/A	HDHMOagg	30%	30%	30%	30%	30%	30%	30%	\$3,000	30%	\$6,000	30%/30%/50%
VT3HDH53EXLE	N/A	НуНМО	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,350	0%	\$7,350	\$0 after Deductible
VT3HDH55AXB	N/A	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,750	0%	\$6,750	\$0 after Deductible
VT3HDH56AXB	N/A	нрнмо	\$35	\$60	\$1,000	\$200	\$500	50%	\$50	\$2,700	0%	\$6,750	\$10/\$40/\$60
VT3HDH57EXB	N/A	HDHMO	\$35	\$60	\$1,000	\$200	\$500	50%	\$50	\$3,000	0%	\$6,000	\$10/\$40/\$60
VT3HDH58AXB	N/A	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,000	0%	\$4,000	\$0 after Deductible
VT3HDH59AXB	N/A	нрнмо	\$35	\$60	\$1,000	\$200	\$500	50%	\$50	\$5,000	0%	\$6,550	\$10/\$40/\$60
VT3HDH60EXB	N/A	НДНМО	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,800	0%	\$2,800	\$0 after Deductible
VT3HMO119ZLE	N/A	НуНМО	\$25	\$50	20%	\$200	20%	50%	20%	\$500	20%	\$1,250	Riders Available
VT3HMO120ZLE	N/A	НуНМО	\$25	\$50	30%	\$150	30%	50%	30%	\$750	30%	\$2,000	Riders Available
VT3HMO122AXB	N/A	HDHMOagg	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,900	0%	\$7,900	\$0 after Deductible

Exhibit 2a -- Pricing Trend Assumptions -- 1Q Projection

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

Experience Period: May 1, 2018 - April 31, 2019 Rating Period: January 1, 2020 - December 1, 2020

	2019	2020	2021	Total	
Months of Trend	8	12	0	20	

Medical Trend Summary

	2019	Annual Trend		
	% of Allowed			
	Claims	Unit Cost	Utilization	Total
IP	23.3%	5.0%	1.0%	6.0%
OP	46.4%	4.0%	1.0%	5.1%
PHY	25.7%	2.2%	1.0%	3.2%
OTR	4.6%	4.0%	1.0%	5.0%
Medical Total		3.8%	1.0%	4.8%

% of Allowed	
Claims Unit Cost Utilization To	otal
IP 23.4% 6.2% 1.0% 7.	.3%
OP 46.4% 5.0% 1.0% 6.	.1%
PHY 25.5% 1.5% 1.0% 2	.5%
OTR 4.7%	.0%
Medical Total 4.3% 1.0% 5.	.3%

2021 Annual Trend % of Allowed Claims 23.9% 46.8% **Unit Cost** Utilization 6.2% 5.0% 1.0% 1.0% 7.3% 6.1% ΙP OP PHY 24.8% 1.5% 1.0% 2.5% OTR Medical Total 4.5% 2.0% 4.3% 1.0% 3.0% 5.3%

Member Months	10.748				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$522.43	\$14.79	\$17.79	\$32.38	\$457.47
20 Months of Trend:	1.087	1.087	1.017	1.019	1.094
Projection Period:	\$567.64	\$16.07	\$18.09	\$33.00	\$500.48
Allowed Trend (Annual)	5.1%				
Paid Trend (Annual)	5.5%				
Leveraging (Annual)	0.4%				

Member Months	14,292				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$532.15	\$8.24	\$0.00	\$99.57	\$424.34
20 Months of Trend:	1.087	1.087	1.017	1.036	1.098
Projection Period:	\$578.20	\$8.95	\$0.00	\$103.15	\$466.09
llowed Trend (Annual)	5.1%				
Paid Trend (Annual)	5.8%				
Leveraging (Annual)	0.7%				

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$527.98	\$11.05	\$7.64	\$70.73	\$438.56
20 Months of Trend:	1.087	1.087	1.017	1.033	1.096
Projection Period:	\$573.67	\$12.01	\$7.76	\$73.04	\$480.85
Allowed Trend (Annual)	5.1%				
Paid Trend (Annual)	5.7%				
Leveraging (Annual)	0.5%				

rignores impact of removing nign cost claims and replacing with pooling charge. Pala projection will not tie out to FFS claim projection on Tab 3a unless these adjustments are taken into account.

Rx Trend Summary										
		2019 Trend		2020	2020 Trend		Trend			
		Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization			
	Generic	17.8%	2.9%	-5.2%	2.5%	-5.2%	2.5%			
	Brand	11.7%	-8.9%	8.6%	-1.3%	8.6%	-1.3%			
	Specialty	-0.4%	6.0%	7.5%	7.4%	7.5%	7.4%			

Exhibit 2b -- Rx Trend Development - 1Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 25,040

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	10,152	773	103	11,027
Experience Period Allowed PMPM	\$17.25	\$17.42	\$34.20	\$68.88
Experience Period Deductible PMPM	\$3.01	\$1.25	\$0.77	\$5.03
Experience Period Copay PMPM	\$2.47	\$1.14	\$0.16	\$3.77
Experience Period Coinsurance PMPM	\$0.27	\$0.34	\$0.23	\$0.85
Experience Period Cost Sharing PMPM	\$5.75	\$2.74	\$1.16	\$9.65
Experience Period Paid PMPM	\$11.50	\$14.69	\$33.04	\$59.23
Annual Util Trend	1.027	0.956	1.068	1.022
Annual Unit Cost Trend	1.034	1.098	1.043	1.061
Annual Deductible Trend	1.021	1.021	1.021	1.021
Annual Paid Trend	1.080	1.059	1.116	1.095
Months of Trend to Q1 2019	20	20	20	20
Projected Scripts / 1000 as of Q1 2019	10,613	716	115	11,443
Projected Allowed PMPM as of Q1 2019	\$19.07	\$18.89	\$40.95	\$78.91
Projected Deductible PMPM	\$3.12	\$1.30	\$0.79	\$5.21
Projected Copay PMPM	\$2.58	\$1.06	\$0.18	\$3.82
Projected Coinsurance PMPM	\$0.30	\$0.37	\$0.28	\$0.95
Projected Cost Sharing PMPM as of Q1 2019	\$6.00	\$2.73	\$1.25	\$9.98
Projected Paid PMPM as of Q1 2019	\$13.07	\$16.16	\$39.70	\$68.93

Exhibit 2c -- Rx Trend Development - Non-HDHP 1Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 10,748

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	12,185	938	141	13,264
Experience Period Allowed PMPM	\$24.34	\$23.10	\$43.24	\$90.68
Experience Period Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Experience Period Copay PMPM	\$5.42	\$2.44	\$0.37	\$8.23
Experience Period Coinsurance PMPM	\$0.04	\$0.16	\$0.45	\$0.65
Experience Period Cost Sharing PMPM	\$5.46	\$2.59	\$0.85	\$8.90
Experience Period Paid PMPM	\$18.89	\$20.50	\$42.39	\$81.78
Annual Util Trend	1.027	0.956	1.068	1.022
Annual Unit Cost Trend	1.034	1.098	1.043	1.060
Annual Deductible Trend	1.000	1.000	1.000	1.000
Annual Paid Trend	1.072	1.060	1.115	1.091
Months of Trend to Q1 2019	20	20	20	20
Projected Scripts / 1000 as of Q1 2019	12,738	870	157	13,765
Projected Allowed PMPM as of Q1 2019	\$26.91	\$25.04	\$51.77	\$103.72
Projected Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Projected Copay PMPM	\$5.66	\$2.26	\$0.41	\$8.34
Projected Coinsurance PMPM	\$0.04	\$0.17	\$0.54	\$0.75
Projected Cost Sharing PMPM as of Q1 2019	\$5.71	\$2.43	\$0.98	\$9.12
Projected Paid PMPM as of Q1 2019	\$21.21	\$22.61	\$50.79	\$94.61

Exhibit 2d -- Rx Trend Development - HDHP 1Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019 Member Months: 14,292

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	8,623	648	74	9,345
Experience Period Allowed PMPM	\$11.92	\$13.16	\$27.41	\$52.48
Experience Period Deductible PMPM	\$5.28	\$2.20	\$1.32	\$8.79
Experience Period Copay PMPM	\$0.25	\$0.17	\$0.00	\$0.42
Experience Period Coinsurance PMPM	\$0.45	\$0.48	\$0.07	\$1.00
Experience Period Cost Sharing PMPM	\$5.98	\$2.84	\$1.39	\$10.21
Experience Period Paid PMPM	\$5.94	\$10.31	\$26.01	\$42.27
Annual Util Trend	1.027	0.956	1.068	1.022
Annual Unit Cost Trend	1.034	1.098	1.043	1.063
Annual Deductible Trend	1.021	1.021	1.021	1.021
Annual Paid Trend	1.099	1.057	1.119	1.101
Months of Trend to Q1 2019	20	20	20	20
Projected Scripts / 1000 as of Q1 2019	9,014	601	83	9,698
Projected Allowed PMPM as of Q1 2019	\$13.17	\$14.26	\$32.82	\$60.25
Projected Deductible PMPM	\$5.46	\$2.27	\$1.37	\$9.11
Projected Copay PMPM	\$0.26	\$0.16	\$0.00	\$0.42
Projected Coinsurance PMPM	\$0.50	\$0.52	\$0.08	\$1.10
Projected Cost Sharing PMPM as of Q1 2019	\$6.22	\$2.95	\$1.45	\$10.63
Projected Paid PMPM as of Q1 2019	\$6.95	\$11.31	\$31.36	\$49.63

Exhibit 2e -- Pricing Trend Assumptions -- 2Q Projection

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

Experience Period: May 1, 2018 - April 31, 2019 Rating Period: April 1, 2020 - March 31, 2021

	2019	2020	2021	Total	
Months of Trend	8	12	3	23	

Medical Trend Summary

	2019	Annual Trend		
	% of Allowed			
	Claims	Unit Cost	Utilization	Total
IP	23.3%	5.0%	1.0%	6.0%
OP	46.4%	4.0%	1.0%	5.1%
PHY	25.7%	2.2%	1.0%	3.2%
OTR	4.6%	4.0%	1.0%	5.0%
Medical Total		3.8%	1.0%	4.8%

	2020	Annual Trend		
	% of Allowed			
	Claims	Unit Cost	Utilization	Total
IP	23.4%	6.2%	1.0%	7.3%
OP	46.4%	5.0%	1.0%	6.1%
PHY	25.5%	1.5%	1.0%	2.5%
OTR	4.7%	2.0%	1.0%	3.0%
Medical Total		4.3%	1.0%	5.3%

2021 Annual Trend % of Allowed Claims Unit Cost Utilization 7.3% 6.1% 6.2% 5.0% 1.5% 2.0% 1.0% 1.0% 23.9% OP PHY OTR 46.8% 24.8% 4.5% 1.0% 1.0% 2.5% 3.0% Medical Total 4.3% 1.0% 5.3%

	Leveraging impac	t - Large Group Non-Hi	Dill I cc-FUI-3elVI	ce ivicuital Cidillis	
Member Months	10,748				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$522.43	\$14.79	\$17.79	\$32.38	\$457.47
23 Months of Trend:	1.101	1.101	1.019	1.022	1.109
Projection Period:	\$575.07	\$16.28	\$18.13	\$33.10	\$507.56
Allowed Trend (Annual)	5.1%				
Paid Trend (Annual)	5.6%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Large Group HDHP Fee-For-Service Medical Claims						
Member Months	14,292					
	Allowed	Coinsurance	Copay	Deductible	Paid*	
Experience Period:	\$532.15	\$8.24	\$0.00	\$99.57	\$424.34	
23 Months of Trend:	1.101	1.101	1.019	1.042	1.115	
Projection Period:	\$585.77	\$9.07	\$0.00	\$103.72	\$472.98	
Allowed Trend (Annual)	5.1%					
Paid Trend (Annual)	5.8%					
Leveraging (Annual)	0.7%					

	Leveraging Impact - Large Group Fee-For-Service Medical Claims					
	Allowed	Coinsurance	Copay	Deductible	Paid*	
Experience Period:	\$527.98	\$11.05	\$7.64	\$70.73	\$438.56	
23 Months of Trend:	1.101	1.101	1.019	1.038	1.112	
Projection Period:	\$581.18	\$12.16	\$7.78	\$73.41	\$487.82	
Allowed Trend (Annual)	5.1%					
Paid Trend (Annual)	5.7%					
Leveraging (Annual)	0.5%					

rignores impact of removing high cost claims and replacing with pooling charge. Pala projection will not tie out to FFS claim projection on Lab 3a unless these adjustments are taken into account.

Rx Trend Summary									
	2019	Trend	2020 Trend		2021 Trend				
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization			
Generic	17.8%	2.9%	-5.2%	2.5%	-5.2%	2.5%			
Brand	11.7%	-8.9%	8.6%	-1.3%	8.6%	-1.3%			
Specialty	-0.4%	6.0%	7.5%	7.4%	7.5%	7.4%			

Exhibit 2f -- Rx Trend Development - 2Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 25,040

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	10,152	773	103	11,027
Experience Period Allowed PMPM	\$17.25	\$17.42	\$34.20	\$68.88
Experience Period Deductible PMPM	\$3.01	\$1.25	\$0.77	\$5.03
Experience Period Copay PMPM	\$2.47	\$1.14	\$0.16	\$3.77
Experience Period Coinsurance PMPM	\$0.27	\$0.34	\$0.23	\$0.85
Experience Period Cost Sharing PMPM	\$5.75	\$2.74	\$1.16	\$9.65
Experience Period Paid PMPM	\$11.50	\$14.69	\$33.04	\$59.23
Annual Util Trend	1.027	0.960	1.069	1.023
Annual Unit Cost Trend	1.023	1.097	1.047	1.062
Annual Deductible Trend	1.021	1.021	1.021	1.021
Annual Paid Trend	1.062	1.062	1.122	1.096
Months of Trend to Q2 2019	23	23	23	23
Projected Scripts / 1000 as of Q2 2019	10,680	714	117	11,510
Projected Allowed PMPM as of Q2 2019	\$18.94	\$19.22	\$42.46	\$80.61
Projected Deductible PMPM	\$3.14	\$1.30	\$0.80	\$5.24
Projected Copay PMPM	\$2.60	\$1.06	\$0.18	\$3.84
Projected Coinsurance PMPM	\$0.30	\$0.37	\$0.29	\$0.96
Projected Cost Sharing PMPM as of Q2 2019	\$6.03	\$2.74	\$1.27	\$10.04
Projected Paid PMPM as of Q2 2019	\$12.91	\$16.48	\$41.19	\$70.58

Exhibit 2g -- Rx Trend Development - Non-HDHP 2Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 10,748

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	12,185	938	141	13,264
Experience Period Allowed PMPM	\$24.34	\$23.10	\$43.24	\$90.68
Experience Period Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Experience Period Copay PMPM	\$5.42	\$2.44	\$0.37	\$8.23
Experience Period Coinsurance PMPM	\$0.04	\$0.16	\$0.45	\$0.65
Experience Period Cost Sharing PMPM	\$5.46	\$2.59	\$0.85	\$8.90
Experience Period Paid PMPM	\$18.89	\$20.50	\$42.39	\$81.78
Annual Util Trend	1.027	0.960	1.069	1.023
Annual Unit Cost Trend	1.023	1.097	1.047	1.060
Annual Deductible Trend	1.000	1.000	1.000	1.000
Annual Paid Trend	1.056	1.063	1.120	1.091
Months of Trend to Q2 2019	23	23	23	23
Projected Scripts / 1000 as of Q2 2019	12,818	867	160	13,845
Projected Allowed PMPM as of Q2 2019	\$26.73	\$25.48	\$53.67	\$105.87
Projected Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Projected Copay PMPM	\$5.70	\$2.25	\$0.42	\$8.38
Projected Coinsurance PMPM	\$0.04	\$0.17	\$0.56	\$0.78
Projected Cost Sharing PMPM as of Q2 2019	\$5.74	\$2.42	\$1.01	\$9.17
Projected Paid PMPM as of Q2 2019	\$20.98	\$23.05	\$52.66	\$96.70

Exhibit 2h -- Rx Trend Development - HDHP 2Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019 Member Months: 14,292

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	8,623	648	74	9,345
Experience Period Allowed PMPM	\$11.92	\$13.16	\$27.41	\$52.48
Experience Period Deductible PMPM	\$5.28	\$2.20	\$1.32	\$8.79
Experience Period Copay PMPM	\$0.25	\$0.17	\$0.00	\$0.42
Experience Period Coinsurance PMPM	\$0.45	\$0.48	\$0.07	\$1.00
Experience Period Cost Sharing PMPM	\$5.98	\$2.84	\$1.39	\$10.21
Experience Period Paid PMPM	\$5.94	\$10.31	\$26.01	\$42.27
Annual Util Trend	1.027	0.960	1.069	1.023
Annual Unit Cost Trend	1.023	1.097	1.047	1.063
Annual Deductible Trend	1.021	1.021	1.021	1.021
Annual Paid Trend	1.076	1.060	1.124	1.102
Months of Trend to Q2 2019	23	23	23	23
Projected Scripts / 1000 as of Q2 2019	9,071	599	84	9,754
Projected Allowed PMPM as of Q2 2019	\$13.08	\$14.51	\$34.02	\$61.62
Projected Deductible PMPM	\$5.49	\$2.29	\$1.38	\$9.16
Projected Copay PMPM	\$0.26	\$0.16	\$0.00	\$0.42
Projected Coinsurance PMPM	\$0.49	\$0.53	\$0.09	\$1.10
Projected Cost Sharing PMPM as of Q2 2019	\$6.25	\$2.97	\$1.47	\$10.69
Projected Paid PMPM as of Q2 2019	\$6.83	\$11.54	\$32.56	\$50.93

Exhibit 2i -- Pricing Trend Assumptions -- 3Q Projection

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

Experience Period: May 1, 2018 - April 31, 2019 Rating Period: April 1, 2020 - March 31, 2021

Months of Trend	2019 8	2020 12	2021 6	Total 26		
Medical Trend Summary						

	2019 Annual Trend								
	% of Allowed								
	Claims	Unit Cost	Utilization	Total					
IP	23.3%	5.0%	1.0%	6.0%					
OP	46.4%	4.0%	1.0%	5.1%					
PHY	25.7%	2.2%	1.0%	3.2%					
OTR	4.6%	4.0%	1.0%	5.0%					
Modical Total		2 90/	1 00/	1 99/					

2020 Annual Trend								
	% of Allowed							
	Claims	Unit Cost	Utilization	Total				
IP	23.4%	6.2%	1.0%	7.3%				
OP	46.4%	5.0%	1.0%	6.1%				
PHY	25.5%	1.5%	1.0%	2.5%				
OTR	4.7%	2.0%	1.0%	3.0%				
Medical Total		4.3%	1.0%	5.3%				

2021 Annual Trend								
	% of Allowed							
	Claims	Unit Cost	Utilization	Total				
IP	23.9%	6.2%	1.0%	7.3%				
OP	46.8%	5.0%	1.0%	6.1%				
PHY	24.8%	1.5%	1.0%	2.5%				
OTR	4.5%	2.0%	1.0%	3.0%				
Medical Total		4.3%	1.0%	5.3%				

Member Months	10.748				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$522.43	\$14.79	\$17.79	\$32.38	\$457.47
26 Months of Trend:	1.115	1.115	1.022	1.025	1.125
Projection Period:	\$582.60	\$16.49	\$18.18	\$33.21	\$514.72
Allowed Trend (Annual)	5.2%				
Paid Trend (Annual)	5.6%				
Leveraging (Annual)	0.4%				

<u>Leveraging Impact - Large Group HDHP Fee-For-Service Medical Claims</u>								
Member Months	14,292							
	Allowed	Coinsurance	Copay	Deductible	Paid*			
Experience Period:	\$532.15	\$8.24	\$0.00	\$99.57	\$424.34			
26 Months of Trend:	1.115	1.115	1.022	1.048	1.131			
Projection Period:	\$593.44	\$9.19	\$0.00	\$104.33	\$479.91			
Allowed Trend (Annual)	5.2%							
Paid Trend (Annual)	5.8%							
Leveraging (Annual)	0.7%							

	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$527.98	\$11.05	\$7.64	\$70.73	\$438.56
26 Months of Trend:	1.115	1.115	1.022	1.043	1.128
Projection Period:	\$588.78	\$12.32	\$7.80	\$73.80	\$494.85
Allowed Trend (Annual)	5.2%				
Paid Trend (Annual)	5.7%				
Leveraging (Annual)	0.5%				

rignores impact of removing high cost claims and replacing with pooling charge. Pala projection will not tie out to FFS claim projection on Lab 3a unless these adjustments are taken into account.

Rx Trend Summary									
	2019 Trend		2020	Trend	2021 Trend				
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization			
Generic	17.8%	2.9%	-5.2%	2.5%	-5.2%	2.5%			
Brand	11.7%	-8.9%	8.6%	-1.3%	8.6%	-1.3%			
Specialty	-0.4%	6.0%	7.5%	7.4%	7.5%	7.4%			

Exhibit 2j -- Rx Trend Development - 3Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 25,040

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	10,152	773	103	11,027
Experience Period Allowed PMPM	\$17.25	\$17.42	\$34.20	\$68.88
Experience Period Deductible PMPM	\$3.01	\$1.25	\$0.77	\$5.03
Experience Period Copay PMPM	\$2.47	\$1.14	\$0.16	\$3.77
Experience Period Coinsurance PMPM	\$0.27	\$0.34	\$0.23	\$0.85
Experience Period Cost Sharing PMPM	\$5.75	\$2.74	\$1.16	\$9.65
Experience Period Paid PMPM	\$11.50	\$14.69	\$33.04	\$59.23
Annual Util Trend	1.027	0.963	1.070	1.023
Annual Unit Cost Trend	1.014	1.095	1.050	1.062
Annual Deductible Trend	1.022	1.022	1.021	1.022
Annual Paid Trend	1.049	1.064	1.126	1.096
Months of Trend to Q3 2019	26	26	26	26
Projected Scripts / 1000 as of Q3 2019	10,747	712	119	11,577
Projected Allowed PMPM as of Q3 2019	\$18.81	\$19.55	\$44.01	\$82.37
Projected Deductible PMPM	\$3.15	\$1.31	\$0.80	\$5.27
Projected Copay PMPM	\$2.61	\$1.05	\$0.18	\$3.85
Projected Coinsurance PMPM	\$0.30	\$0.38	\$0.30	\$0.98
Projected Cost Sharing PMPM as of Q3 2019	\$6.07	\$2.75	\$1.29	\$10.10
Projected Paid PMPM as of Q3 2019	\$12.74	\$16.81	\$42.73	\$72.28

Exhibit 2k -- Rx Trend Development - Non-HDHP 3Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 10,748

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	12,185	938	141	13,264
Experience Period Allowed PMPM	\$24.34	\$23.10	\$43.24	\$90.68
Experience Period Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Experience Period Copay PMPM	\$5.42	\$2.44	\$0.37	\$8.23
Experience Period Coinsurance PMPM	\$0.04	\$0.16	\$0.45	\$0.65
Experience Period Cost Sharing PMPM	\$5.46	\$2.59	\$0.85	\$8.90
Experience Period Paid PMPM	\$18.89	\$20.50	\$42.39	\$81.78
Annual Util Trend	1.027	0.963	1.070	1.023
Annual Unit Cost Trend	1.014	1.095	1.050	1.060
Annual Deductible Trend	1.000	1.000	1.000	1.000
Annual Paid Trend	1.045	1.065	1.124	1.092
Months of Trend to Q3 2019	26	26	26	26
Projected Scripts / 1000 as of Q3 2019	12,899	864	163	13,926
Projected Allowed PMPM as of Q3 2019	\$26.54	\$25.92	\$55.64	\$108.10
Projected Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Projected Copay PMPM	\$5.74	\$2.25	\$0.43	\$8.41
Projected Coinsurance PMPM	\$0.04	\$0.17	\$0.58	\$0.80
Projected Cost Sharing PMPM as of Q3 2019	\$5.78	\$2.42	\$1.04	\$9.23
Projected Paid PMPM as of Q3 2019	\$20.76	\$23.50	\$54.60	\$98.87

Exhibit 2I -- Rx Trend Development - HDHP 3Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019 Member Months: 14,292

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	8,623	648	74	9,345
Experience Period Allowed PMPM	\$11.92	\$13.16	\$27.41	\$52.48
Experience Period Deductible PMPM	\$5.28	\$2.20	\$1.32	\$8.79
Experience Period Copay PMPM	\$0.25	\$0.17	\$0.00	\$0.42
Experience Period Coinsurance PMPM	\$0.45	\$0.48	\$0.07	\$1.00
Experience Period Cost Sharing PMPM	\$5.98	\$2.84	\$1.39	\$10.21
Experience Period Paid PMPM	\$5.94	\$10.31	\$26.01	\$42.27
Annual Util Trend	1.027	0.963	1.070	1.023
Annual Unit Cost Trend	1.014	1.095	1.050	1.064
Annual Deductible Trend	1.022	1.022	1.022	1.022
Annual Paid Trend	1.058	1.063	1.128	1.103
Months of Trend to Q3 2019	26	26	26	26
Projected Scripts / 1000 as of Q3 2019	9,128	597	86	9,811
Projected Allowed PMPM as of Q3 2019	\$12.99	\$14.76	\$35.27	\$63.03
Projected Deductible PMPM	\$5.53	\$2.30	\$1.39	\$9.21
Projected Copay PMPM	\$0.27	\$0.16	\$0.00	\$0.42
Projected Coinsurance PMPM	\$0.49	\$0.54	\$0.09	\$1.11
Projected Cost Sharing PMPM as of Q3 2019	\$6.28	\$2.99	\$1.48	\$10.75
Projected Paid PMPM as of Q3 2019	\$6.71	\$11.77	\$33.79	\$52.28

Exhibit 2a -- Pricing Trend Assumptions -- 4Q Projection

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

Experience Period: May 1, 2018 - April 31, 2019
Rating Period: October 1, 2020 - September 30, 2021

Months of Trend	2019 8	2020 12	2021 9	Total 29		
Medical Trend Summary						

2019 Annual Trend							
	% of Allowed						
	Claims	Unit Cost	Utilization	Total			
IP	23.3%	5.0%	1.0%	6.0%			
OP	46.4%	4.0%	1.0%	5.1%			
PHY	25.7%	2.2%	1.0%	3.2%			
OTR	4.6%	4.0%	1.0%	5.0%			
Medical Total		3.8%	1.0%	4.8%			

2020 Annual Trend						
	% of Allowed					
	Claims	Unit Cost	Utilization	Total		
IP	23.4%	6.2%	1.0%	7.3%		
OP	46.4%	5.0%	1.0%	6.1%		
PHY	25.5%	1.5%	1.0%	2.5%		
OTR	4.7%	2.0%	1.0%	3.0%		
Medical Total		4.3%	1.0%	5.3%		

2021 Annual Trend							
	% of Allowed						
	Claims	Unit Cost	Utilization	Total			
IP	23.9%	6.2%	1.0%	7.3%			
OP	46.8%	5.0%	1.0%	6.1%			
PHY	24.8%	1.5%	1.0%	2.5%			
OTR	4.5%	2.0%	1.0%	3.0%			
Medical Total		4.3%	1.0%	5.3%			

Member Months	10.748				
	Allowed	Coinsurance	Copay	Deductible	Paid*
Experience Period:	\$522.43	\$14.79	\$17.79	\$32.38	\$457.47
29 Months of Trend:	1.130	1.130	1.024	1.029	1.141
Projection Period:	\$590.22	\$16.71	\$18.22	\$33.31	\$521.98
Allowed Trend (Annual)	5.2%				
Paid Trend (Annual)	5.6%				
Leveraging (Annual)	0.4%				

Leveraging Impact - Large Group HDHP Fee-For-Service Medical Claims								
Member Months	14,292							
	Allowed	Coinsurance	Copay	Deductible	Paid*			
Experience Period:	\$532.15	\$8.24	\$0.00	\$99.57	\$424.34			
29 Months of Trend:	1.130	1.130	1.024	1.054	1.148			
Projection Period:	\$601.20	\$9.31	\$0.00	\$104.91	\$486.98			
Allowed Trend (Annual)	5.2%							
Paid Trend (Annual)	5.9%							
Leveraging (Annual)	0.7%							

	Leveraging I	Leveraging Impact - Large Group Fee-For-Service Medical Claims						
	Allowed	Coinsurance	Copay	Deductible	Paid*			
Experience Period:	\$527.98	\$11.05	\$7.64	\$70.73	\$438.56			
29 Months of Trend:	1.130	1.130	1.024	1.049	1.145			
Projection Period:	\$596.49	\$12.48	\$7.82	\$74.18	\$502.01			
Allowed Trend (Annual)	5.2%							
Paid Trend (Annual)	5.8%							
Leveraging (Annual)	0.5%							

rignores impact of removing high cost claims and replacing with pooling charge. Paid projection will not tie out to FFS claim projection on Tab 3a unless these adjustments are taken into account.

Rx Trend Summary									
	2019 Trend		2020 Trend		2021 Trend				
	Unit Cost	Utilization	Unit Cost	Utilization	Unit Cost	Utilization			
Generic	17.8%	2.9%	-5.2%	2.5%	-5.2%	2.5%			
Brand	11.7%	-8.9%	8.6%	-1.3%	8.6%	-1.3%			
Specialty	-0.4%	6.0%	7.5%	7.4%	7.5%	7.4%			

Exhibit 2n -- Rx Trend Development - 4Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 25,040

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	10,152	773	103	11,027
Experience Period Allowed PMPM	\$17.25	\$17.42	\$34.20	\$68.88
Experience Period Deductible PMPM	\$3.01	\$1.25	\$0.77	\$5.03
Experience Period Copay PMPM	\$2.47	\$1.14	\$0.16	\$3.77
Experience Period Coinsurance PMPM	\$0.27	\$0.34	\$0.23	\$0.85
Experience Period Cost Sharing PMPM	\$5.75	\$2.74	\$1.16	\$9.65
Experience Period Paid PMPM	\$11.50	\$14.69	\$33.04	\$59.23
Annual Util Trend	1.027	0.965	1.070	1.023
Annual Unit Cost Trend	1.007	1.094	1.053	1.062
Annual Deductible Trend	1.022	1.022	1.021	1.022
Annual Paid Trend	1.038	1.066	1.129	1.097
Months of Trend to Q4 2019	29	29	29	29
Projected Scripts / 1000 as of Q4 2019	10,815	709	121	11,645
Projected Allowed PMPM as of Q4 2019	\$18.68	\$19.90	\$45.63	\$84.20
Projected Deductible PMPM	\$3.17	\$1.32	\$0.81	\$5.30
Projected Copay PMPM	\$2.63	\$1.05	\$0.19	\$3.87
Projected Coinsurance PMPM	\$0.30	\$0.39	\$0.31	\$0.99
Projected Cost Sharing PMPM as of Q4 2019	\$6.10	\$2.76	\$1.31	\$10.16
Projected Paid PMPM as of Q4 2019	\$12.58	\$17.14	\$44.32	\$74.04

Exhibit 2o -- Rx Trend Development - Non-HDHP 4Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019

Member Months with Rx Benefit: 10,748

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	12,185	938	141	13,264
Experience Period Allowed PMPM	\$24.34	\$23.10	\$43.24	\$90.68
Experience Period Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Experience Period Copay PMPM	\$5.42	\$2.44	\$0.37	\$8.23
Experience Period Coinsurance PMPM	\$0.04	\$0.16	\$0.45	\$0.65
Experience Period Cost Sharing PMPM	\$5.46	\$2.59	\$0.85	\$8.90
Experience Period Paid PMPM	\$18.89	\$20.50	\$42.39	\$81.78
Annual Util Trend	1.027	0.965	1.070	1.023
Annual Unit Cost Trend	1.007	1.094	1.053	1.061
Annual Deductible Trend	1.000	1.000	1.000	1.000
Annual Paid Trend	1.035	1.067	1.127	1.092
Months of Trend to Q4 2019	29	29	29	29
Projected Scripts / 1000 as of Q4 2019	12,981	861	166	14,008
Projected Allowed PMPM as of Q4 2019	\$26.36	\$26.38	\$57.68	\$110.41
Projected Deductible PMPM	\$0.00	\$0.00	\$0.02	\$0.02
Projected Copay PMPM	\$5.77	\$2.24	\$0.44	\$8.45
Projected Coinsurance PMPM	\$0.04	\$0.18	\$0.60	\$0.82
Projected Cost Sharing PMPM as of Q4 2019	\$5.81	\$2.42	\$1.06	\$9.29
Projected Paid PMPM as of Q4 2019	\$20.54	\$23.96	\$56.62	\$101.12

Exhibit 2p -- Rx Trend Development - HDHP 4Q

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

Experience Period: May 1, 2018 - April 31, 2019

Paid Through: June 30 2019 Member Months: 14,292

Rx Claim Information	Generic	Brand	Specialty	Total
Experience Period Scripts / 1000	8,623	648	74	9,345
Experience Period Allowed PMPM	\$11.92	\$13.16	\$27.41	\$52.48
Experience Period Deductible PMPM	\$5.28	\$2.20	\$1.32	\$8.79
Experience Period Copay PMPM	\$0.25	\$0.17	\$0.00	\$0.42
Experience Period Coinsurance PMPM	\$0.45	\$0.48	\$0.07	\$1.00
Experience Period Cost Sharing PMPM	\$5.98	\$2.84	\$1.39	\$10.21
Experience Period Paid PMPM	\$5.94	\$10.31	\$26.01	\$42.27
Annual Util Trend	1.027	0.965	1.070	1.023
Annual Unit Cost Trend	1.007	1.094	1.053	1.065
Annual Deductible Trend	1.022	1.022	1.022	1.022
Annual Paid Trend	1.044	1.065	1.132	1.104
Months of Trend to Q4 2019	29	29	29	29
Projected Scripts / 1000 as of Q4 2019	9,186	595	87	9,868
Projected Allowed PMPM as of Q4 2019	\$12.90	\$15.02	\$36.56	\$64.49
Projected Deductible PMPM	\$5.56	\$2.31	\$1.39	\$9.26
Projected Copay PMPM	\$0.27	\$0.16	\$0.00	\$0.42
Projected Coinsurance PMPM	\$0.49	\$0.54	\$0.09	\$1.12
Projected Cost Sharing PMPM as of Q4 2019	\$6.31	\$3.01	\$1.49	\$10.81
Projected Paid PMPM as of Q4 2019	\$6.59	\$12.01	\$35.08	\$53.68

Exhibit 3a -- Claim Projection & Proposed Rate Change

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

LG HMO Claim Projection and Proposed Rate Change

Experience Period: May 1, 2018 - April 31, 2019

Experience Period Member Months	25,040
1) Experience Period Medical Claims PMPM	\$393.45
1a) Claims in Excess of \$100k over Experience Period	\$56.25
1b) Pooling Charge	1.0992
2) IBNR Factor	1.115
3) Experience Period Incurred Medical Claims = [1) - 1a)] * 1b) * 2)	\$413.14
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q1 2019	20
6) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q1 2019 = [3) * 4) ^ [5) / 12]] * [1 + 6)]	\$454.11
8) Experience Period Rx Claims PMPM	\$59.23
8a) Rx Claims in Excess of \$100k over Experience Period	\$5.41
8b) Pooling Charge	1.0992
8c) Pharmacy Benefit Carve-in	\$0.47
9) Annual Rx Trend Includes Paid Leveraging	1.095
10) Months of Trend to Q1 2019	20
11) Trended Gross Rx Claims PMPM as of Q1 2019 = [8] - 8a] + 8c] *8b] *[9] ^[10] / 12]	\$69.45
11a) Rx Rebates	(\$21.57)
12) Trended Net Rx Claims PMPM as of Q1 2019 = 11) + 11a)	\$47.88
13) Capitations and Non-FFS Claim Expenses	\$6.64
14a) Industry Normalization Factor	0.974
14b) Impact of Membership Growth/Decline on Experience Pd Claims	0.989
15) Total Claim Cost as of Q1 2019 = [[7) + 11)] * 14a) * 14b)] + 13)	\$490.06
16) Projected Net Revenue Collected at Q4 2018 Rate Level	\$441.85
17) Proposed Quarterly Rate Change	10.9%
= 15) / 16) -1	

Exhibit 3b -- Claim Projection & Proposed Rate Change

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

LG HMO Claim Projection and Proposed Rate Change

Experience Period: May 1, 2018 - April 31, 2019

Experience Period Member Months	25,040
1) Experience Period Medical Claims PMPM	\$393.45
1a) Claims in Excess of \$100k over Experience Period	\$56.25
1b) Pooling Charge	1.0992
2) IBNR Factor	1.115
3) Experience Period Incurred Medical Claims = [1] - 1a] * 1b) * 2)	\$413.14
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q2 2019	23
6) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q2 2019 = [3) * 4) ^ [5) / 12]] * [1 + 6)]	\$460.69
8) Experience Period Rx Claims PMPM	\$59.23
8a) Rx Claims in Excess of \$100k over Experience Period	\$5.41
8b) Pooling Charge	1.0992
8c) Pharmacy Benefit Carve-in	\$0.47
9) Annual Rx Trend Includes Paid Leveraging	1.096
10) Months of Trend to Q2 2019	23
11) Trended Gross Rx Claims PMPM as of Q2 2019 = [8] - 8a] + 8c]] * [9]] ^ [10] / 12]	\$71.10
11a) Rx Rebates	(\$21.70)
12) Trended Net Rx Claims PMPM as of Q2 2019 = 11) + 11a)	\$49.40
13) Capitations and Non-FFS Claim Expenses	\$6.64
14a) Industry Normalization Factor	0.974
14b) Impact of Membership Growth/Decline on Experience Pd Clair	i 0.989
15) Total Claim Cost as of Q2 2019 = [[7) + 11)] * 14a)* 14b)] + 13)	\$497.87
16) Projected Claim Cost Q1 2019 Based on distribution of experience period members	\$490.06
17) Proposed Quarterly Rate Change	1.6%
= 15) / 16) -1	

Exhibit 3c -- Claim Projection & Proposed Rate Change

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

LG HMO Claim Projection and Proposed Rate Change

Experience Period: May 1, 2018 - April 31, 2019

Experience Period Member Months	25,040
1) Experience Period Medical Claims PMPM	\$393.45
1a) Claims in Excess of \$100k over Experience Period	\$56.25
1b) Pooling Charge	1.0992
2) IBNR Factor	1.115
3) Experience Period Incurred Medical Claims = [1] - 1a]] * 1b) * 2)	\$413.14
4) Annual Medical Trend Includes Paid Leveraging	1.057
5) Months of Trend to Q3 2019	26
6) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q3 2019 = [3) * 4) ^ [5) / 12]] * [1 + 6)]	\$467.33
8) Experience Period Rx Claims PMPM	\$59.23
8a) Rx Claims in Excess of \$100k over Experience Period	\$5.41
8b) Pooling Charge	1.0992
8c) Pharmacy Benefit Carve-in	\$0.47
9) Annual Rx Trend Includes Paid Leveraging	1.096
10) Months of Trend to Q3 2019	26
11) Trended Gross Rx Claims PMPM as of Q3 2019 = [8] - 8a] + 8c] * 8b] * [9]] ^ [10] / 12]	\$72.82
11a) Rx Rebates	(\$21.83)
12) Trended Net Rx Claims PMPM as of Q3 2019 = 11) + 11a)	\$50.99
13) Capitations and Non-FFS Claim Expenses	\$6.64
14a) Industry Normalization Factor	0.974
14b) Impact of Membership Growth/Decline on Experience Pd Clai	0.989
15) Total Claim Cost as of Q3 2019 = [[7) + 11)] * 14a) * 14b)] + 13)	\$505.79
16) Projected Claim Cost Q2 2019 Based on distribution of experience period members	\$497.87
17) Proposed Quarterly Rate Change [= 15) / 16) -1	1.6%

Exhibit 3d -- Claim Projection & Proposed Rate Change

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

LG HMO Claim Projection and Proposed Rate Change

Experience Period: May 1, 2018 - April 31, 2019

Experience Period Member Months	25,040
1) Experience Period Medical Claims PMPM	\$393.45
1a) Claims in Excess of \$100k over Experience Period	\$56.25
1b) Pooling Charge	1.0992
2) IBNR Factor	1.115
3) Experience Period Incurred Medical Claims = [1] - 1a] * 1b) * 2)	\$413.14
4) Annual Medical Trend Includes Paid Leveraging	1.058
5) Months of Trend to Q3 2019	29
6) NY State HCRA Surcharge	0.25%
7) Trended Incurred Medical Claims PMPM as of Q4 2019 = [3) * 4) ^ [5) / 12]] * [1 + 6)]	\$474.09
8) Experience Period Rx Claims PMPM	\$59.23
8a) Rx Claims in Excess of \$100k over Experience Period	\$5.41
8b) Pooling Charge	1.0992
8c) Pharmacy Benefit Carve-in	\$0.47
9) Annual Rx Trend Includes Paid Leveraging	1.097
10) Months of Trend to Q4 2019	29
11) Trended Gross Rx Claims PMPM as of Q4 2019 = [8) - 8a) + 8c)] * 8b) * [9)] ^ [10) / 12]	\$74.59
11a) Rx Rebates	(\$21.96)
12) Trended Net Rx Claims PMPM as of Q4 2019 = 11) + 11a)	\$52.63
13) Capitations and Non-FFS Claim Expenses	\$6.64
14a) Industry Normalization Factor	0.974
14b) Impact of Membership Growth/Decline on Experience Pd Cla	i 0.989
15) Total Claim Cost as of Q4 2019 = [[7) + 11)] * 14a)* 14b)] + 13)	\$513.88
16) Projected Claim Cost Q3 2019 Based on distribution of experience period members	\$505.79
17) Proposed Quarterly Rate Change = 15) / 16) -1	1.6%

Exhibit 3c -- Revenue Neutrality of Proposed Rate Relativity Changes

MVP Health Care -- 2020 LG HMO Rate Filing For Effective Dates Beginning Between January 1, 2020 - December 31, 2020

VT3HM0100ZLE RXVT3HMB501ZL NO 894 \$483.97 \$476.42 VE021L RXVT3HMB500ZL NO 149 \$497.71 \$501.69 VT3HM0089ZLR RXVT3HMB500ZL NO 741 \$577.65 \$569.92 VT3HM0093ZLE RXVT3HMB500ZL NO 694 \$478.06 \$478.86 VT3HM0092LE RXVT3HMB500ZL NO 4358 \$538.66 \$543.83 VT3HM0103ZLE RXVT3HMB500ZL NO 873 \$470.81 \$467.57 VT3HM0103ZLE RXVT3HMB500ZL NO 210 \$512.41 \$510.22 VT3HM0107ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM010ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52					Total Required Revenue for	Total Required Revenue for
VEO21L RXVT3HMB500ZL NO 149 \$497.71 \$501.69 VT3HM0089ZLR RXVT3HMB500ZL NO 741 \$574.65 \$569.92 VT3HM0091ZLE RXVT3HMB500ZL NO 694 \$478.06 \$475.86 VT3HM0101ZLE RXVT3HMB500ZL NO 4358 \$538.66 \$544.33 VT3HM0103ZLE RXVT3HMB500ZL NO 873 \$470.81 \$457.57 VT3HM0103ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM010ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0118ZLE V-2-601 NO 79 \$418.30 \$423.68 VT3HDH03AL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH02AL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AL INTEGRATED RX-VHD2510A 1776 \$399.38 \$396.41 <th>Coplan</th> <th>Rx Coplan</th> <th>Prev Rx Coverage Rider</th> <th>Member Months</th> <th>4Q19 before Resloping</th> <th>4Q19 After Resloping</th>	Coplan	Rx Coplan	Prev Rx Coverage Rider	Member Months	4Q19 before Resloping	4Q19 After Resloping
VT3HM0089ZLN RXVT3HMB500ZL NO 741 \$574.65 \$569.92 VT3HM0091ZLE RXVT3HMB500ZL NO 694 \$478.06 \$475.86 VT3HM0101ZLE RXVT3HMB500ZL NO 873 \$470.81 \$467.57 VT3HM0103ZLE RXVT3HMB500ZL NO 210 \$512.41 \$510.22 VT3HM0107LE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0107LE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM01107LE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HDH018ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD2510+ 297 \$399.38 \$396.41 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH02AXL INTEGRATED RX-VHD2510B 1078 \$376.93 \$	VT3HMO100ZLE	RXVT3HMB501ZL	NO	894	\$483.97	\$476.42
VT3HM0091ZLE RXVT3HMBS00ZL NO 4358 \$538.66 \$3475.86 VT3HM0101ZLE RXVT3HMBS00ZL NO 4358 \$538.66 \$544.33 VT3HM0103ZLE RXVT3HMBS00ZL NO 210 \$512.41 \$60.757 VT3HM0107ZLE RXVT3HMBS00ZL NO 210 \$512.41 \$510.22 VT3HM010ZLE RXVT3HMBS00ZL NO 994 \$466.58 \$462.59 VT3HM011ZLE RXVT3HMBS00ZL NO 79 \$418.30 \$478.06 \$477.52 VT3HM0118ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510B 1776 \$399.38 \$396.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 1776	VE021L	RXVT3HMB500ZL	NO	149	\$497.71	\$501.69
VT3HM0092ZLE RXVT3HMB500ZL NO 4358 \$538.66 \$544.33 VT3HM010IZLE RXVT3HMB500ZL NO 873 \$470.81 \$467.57 VT3HM010ZLE RXVT3HMB500ZL NO 210 \$512.41 \$510.22 VT3HM010ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HDH018ZLE VZ-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$430.49 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH15AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510D 1726 \$376.93 \$368.41 VT3HDH19SULE INTEGRATED RX-VHD2510A 715 \$392.08	VT3HMO089ZLN	RXVT3HMB500ZL	NO	741	\$574.65	\$569.92
VT3HM0101ZLE RXVT3HMB500ZL NO 210 \$512.41 \$67.57 VT3HM0103ZLE RXVT3HMB500ZL NO 210 \$512.41 \$510.22 VT3HM010ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0118ZLE V-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD510+ 297 \$399.38 \$396.41 VT3HDH012AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH02AXL INTEGRATED RX-VHD2510B 1776 \$399.38 \$396.41 VT3HDH05AXL INTEGRATED RX-VHD2510D 1776 \$399.38 \$396.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.84 </td <td>VT3HMO091ZLE</td> <td>RXVT3HMB500ZL</td> <td>NO</td> <td>694</td> <td>\$478.06</td> <td>\$475.86</td>	VT3HMO091ZLE	RXVT3HMB500ZL	NO	694	\$478.06	\$475.86
VT3HM0103ZLE RXVT3HMB500ZL NO 210 \$512.41 \$510.22 VT3HM0107ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HDH018ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH01AXL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH05AXL INTEGRATED RX-VHD2510D 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.40 \$375.99 VT3HDH41EXLE INTEGRATED RX-VHD2510A 715 \$	VT3HMO092ZLE	RXVT3HMB500ZL	NO	4358	\$538.66	\$544.33
VT3HM0107ZLE RXVT3HMB500ZL NO 994 \$466.58 \$462.59 VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0110ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD2510-H 297 \$399.38 \$396.41 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510B 1076 \$399.38 \$396.41 VT3HDH19EXLE INTEGRATED RX-VHD2510D 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.84 \$451.15 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715	VT3HMO101ZLE	RXVT3HMB500ZL	NO	873	\$470.81	\$467.57
VT3HM0110ZLE RXVT3HMB500ZL NO 1623 \$478.06 \$477.52 VT3HM0118ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH02AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.03 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.03 VT3HDH19AXL INTEGRATED RX-VHD2510D 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.84 \$451.15 VT3HDH4EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH4GAXL INTEGRATED RX-VHD2510AC 517	VT3HMO103ZLE	RXVT3HMB500ZL	NO	210	\$512.41	\$510.22
VT3HM0118ZLE V2-601 NO 79 \$418.30 \$423.68 VT3HDH08AXL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH01AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED NO 247 \$430.49 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH02AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$366.41 VT3HDH19EXLE INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH50EXLE INTEGRATED RX-VHD2510AC 517	VT3HMO107ZLE	RXVT3HMB500ZL	NO	994	\$466.58	\$462.59
VT3HDH08AXL INTEGRATED RX-VHD510-H 297 \$399.38 \$396.41 VT3HDH01AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED NO 247 \$430.49 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.84 \$451.15 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$392.08 \$400.58 VT3HDH42EXLE INTEGRATED RX-VHD2510AA 715 \$392.08 \$400.58 VT3HDH42EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH45EXLE INTEGRATED RX-VHD2510AK 1100 </td <td>VT3HMO110ZLE</td> <td>RXVT3HMB500ZL</td> <td>NO</td> <td>1623</td> <td>\$478.06</td> <td>\$477.52</td>	VT3HMO110ZLE	RXVT3HMB500ZL	NO	1623	\$478.06	\$477.52
VT3HDH01AXL INTEGRATED RX-VHD2510A 133 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED NO 247 \$430.49 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$370.98 \$366.49 VT3HDH19EXLE INTEGRATED RX-VHD2510A 715 \$435.84 \$451.15 VT3HDH4EXLE INTEGRATED RX-VHD2510A 715 \$435.84 \$451.15 VT3HDH4SXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH4GAXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH5IEXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH01AXL INTEGRATED RX-VHD2510AF </td <td>VT3HMO118ZLE</td> <td>V2-601</td> <td>NO</td> <td>79</td> <td>\$418.30</td> <td>\$423.68</td>	VT3HMO118ZLE	V2-601	NO	79	\$418.30	\$423.68
VT3HDH02AXL INTEGRATED NO 247 \$430.49 \$420.53 VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH43EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH50EXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH51EXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH013AL INTEGRATED RX-VHD2510AF 43<	VT3HDH08AXL	INTEGRATED	RX-VHD510-H	297	\$399.38	\$396.41
VT3HDH02AXL INTEGRATED RX-VHD2510B 1058 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH46EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.90 VT3HDH02AXL INTEGRATED RXVT3HDH510L-A	VT3HDH01AXL	INTEGRATED	RX-VHD2510A	133	\$484.72	\$484.95
VT3HDH08AXL INTEGRATED RX-VHD2510H 1776 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH01AXL INTEGRATED RX-VT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-A 43 \$435.82 \$426.40 VT3HDH45XLE INTEGRATED RXVT3HDH510L-A	VT3HDH02AXL	INTEGRATED	NO	247	\$430.49	\$420.53
VT3HDH15AXL INTEGRATED RX-VHD2510O 1726 \$376.93 \$368.41 VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH51EXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$435.82 VT3HDH51EXLE INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH01AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH02AXL INTEGRATED RX-VT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH08AXL INTEGRATED RXVT3HDH510L-A 43 \$485.82 \$426.40 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-A	VT3HDH02AXL	INTEGRATED	RX-VHD2510B	1058	\$435.82	\$426.40
VT3HDH19EXLE INTEGRATED NO 513 \$354.00 \$352.79 VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH15AXL INTEGRATED RXVT3HDH510L-A 227 \$376.93 \$368.41 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-A	VT3HDH08AXL	INTEGRATED	RX-VHD2510H	1776	\$399.38	\$396.41
VT3HDH19EXLE INTEGRATED RX-VHD2510S 194 \$370.98 \$366.49 VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH1EXLE INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$388.41 VT3HDH4IEXLE INTEGRATED RXVT3HDH510L-A 495 \$435.84 \$451.15 VT3HDH4IEXLE INTEGRATED RXVT3HDH510	VT3HDH15AXL	INTEGRATED	RX-VHD25100	1726	\$376.93	\$368.41
VT3HDH41EXLE INTEGRATED RX-VHD2510AA 715 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH46AXL INTEGRATED RXVT3HDH	VT3HDH19EXLE	INTEGRATED	NO	513	\$354.00	\$352.79
VT3HDH43EXLE INTEGRATED RX-VHD2510AC 517 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.00 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH66AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0903ZLE RXVT3HMB600ZL NO	VT3HDH19EXLE	INTEGRATED	RX-VHD2510S	194	\$370.98	\$366.49
VT3HDH46AXL INTEGRATED RX-VHD2510AF 383 \$408.75 \$424.86 VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-A 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HD46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM093ZLE RXVT3HMB605ZL NO 84 \$497.70 \$418.01 VT3HM0118ZLE RXVT3HMB605ZL NO	VT3HDH41EXLE	INTEGRATED	RX-VHD2510AA	715	\$435.84	\$451.15
VT3HDH50EXLE INTEGRATED RX-VHD2510AK 1100 \$342.52 \$339.40 VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH4EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88	VT3HDH43EXLE	INTEGRATED	RX-VHD2510AC	517	\$392.08	\$400.58
VT3HDH51EXLE INTEGRATED NO 1417 \$320.93 \$320.04 VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.04 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HD46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB60SZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB60SZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH46AXL	INTEGRATED	RX-VHD2510AF	383	\$408.75	\$424.86
VT3HDH01AXL INTEGRATED RXVT3HDH510L-A 43 \$484.72 \$484.95 VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HD46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$418.01 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH50EXLE	INTEGRATED	RX-VHD2510AK	1100	\$342.52	\$339.40
VT3HDH02AXL INTEGRATED RXVT3HDH510L-B 430 \$435.82 \$426.40 VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HD46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH51EXLE	INTEGRATED	NO	1417	\$320.93	\$320.04
VT3HDH08AXL INTEGRATED RXVT3HDH510L-H 1616 \$399.38 \$396.41 VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH01AXL	INTEGRATED	RXVT3HDH510L-A	43	\$484.72	\$484.95
VT3HDH15AXL INTEGRATED RXVT3HDH510L-O 227 \$376.93 \$368.41 VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH02AXL	INTEGRATED	RXVT3HDH510L-B	430	\$435.82	\$426.40
VT3HDH41EXLE INTEGRATED RXVT3HDH510L-AA 405 \$435.84 \$451.15 VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH08AXL	INTEGRATED	RXVT3HDH510L-H	1616	\$399.38	\$396.41
VT3HDH43EXLE INTEGRATED RXVT3HDH510L-AC 990 \$392.08 \$400.58 VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH15AXL	INTEGRATED	RXVT3HDH510L-O	227	\$376.93	\$368.41
VT3HDH46AXL INTEGRATED RXVT3HDH510L-AF 505 \$408.75 \$424.86 VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH41EXLE	INTEGRATED	RXVT3HDH510L-AA	405	\$435.84	\$451.15
VT3HM0093ZLE RXVT3HMB500ZL NO 84 \$497.70 \$494.11 VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH43EXLE	INTEGRATED	RXVT3HDH510L-AC	990	\$392.08	\$400.58
VT3HM0118ZLE RXVT3HMB605ZL NO 49 \$409.82 \$418.01 Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HDH46AXL	INTEGRATED	RXVT3HDH510L-AF	505	\$408.75	\$424.86
Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HMO093ZLE	RXVT3HMB500ZL	NO	84	\$497.70	\$494.11
Other Medical and Pharmacy Riders 25040 \$0.88 \$0.88	VT3HMO118ZLE	RXVT3HMB605ZL	NO	49	\$409.82	\$418.01
Total 25040 \$441.85 \$441.85		Other Medical and Phar	rmacy Riders	25040	\$0.88	\$0.88
			Total	25040	\$441.85	\$441.85

Exhibit 4a -- Medical Manual Rates (Q1 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

			Net Required	Quarterly	Annual	Annual Revenue
HMO Coplan	2018 Coplan	Product Type	Revenue PMPM	Change	Manual Rate	Change
VT3HMO087ZLN	VE2-087	НМО	\$578.85	8.6%	13.3%	14.4%
VT3HMO089ZLN	VE2-089	НМО	\$559.93	8.4%	13.0%	14.1%
VT3HMO091ZLE	VE2-091	НуНМО	\$455.62	8.5%	13.1%	14.2%
VT3HMO092ZLE	VE2-092	НуНМО	\$531.55	10.6%	15.3%	16.5%
VT3HMO093ZLE	VE2-093	НуНМО	\$475.85	8.3%	12.9%	14.0%
VT3HMO095ZLE	VE2-095	НуНМО	\$500.81	8.7%	13.3%	14.4%
VT3HMO100ZLE	VE2-100	НуНМО	\$468.50	8.2%	12.8%	13.9%
VT3HMO101ZLE	VE2-101	НуНМО	\$446.43	8.2%	12.8%	13.9%
VT3HMO103ZLE	VE2-103	НуНМО	\$493.73	8.7%	13.3%	14.4%
VT3HMO107ZLE	VE2-107	НуНМО	\$440.91	8.0%	12.6%	13.7%
VT3HMO110ZLE	VE2-110	НуНМО	\$457.46	9.0%	13.6%	14.7%
VT3HMO116ZLE	VE2-116	НуНМО	\$451.95	10.3%	15.0%	16.1%
VT3HMO117ZLE	VE2-117	НуНМО	\$328.45	7.8%	12.4%	13.5%
VT3HMO118ZLE	VE2-118	НуНМО	\$396.76	10.9%	15.6%	16.7%
VT3HDH01AXL	VEHD2-01	HDHMOagg	\$533.47	10.5%	15.2%	16.3%
VT3HDH02AXL	VEHD2-02	HDHMOagg	\$466.37	8.3%	12.9%	14.0%
VT3HDH07AXL	VEHD2-07	HDHMOagg	\$469.15	8.9%	13.5%	14.6%
VT3HDH08AXL	VEHD2-08	HDHMOagg	\$435.27	10.2%	14.8%	16.0%
VT3HDH09AXL	VEHD2-09	HDHMOagg	\$401.41	8.6%	13.2%	14.3%
VT3HDH15AXL	VEHD2-15	HDHMOagg	\$404.85	8.6%	13.3%	14.4%
VT3HDH17AXL	VEHD2-17	HDHMOagg	\$423.87	9.0%	13.7%	14.8%
VT3HDH19EXLE	VEHD2-19	HDHMO	\$391.24	10.5%	15.2%	16.3%
VT3HDH41EXLE	VEHD2-41	HDHMO	\$491.64	15.0%	19.9%	21.1%
VT3HDH43EXLE	VEHD2-43	HDHMO	\$429.06	13.0%	17.9%	19.0%
VT3HDH46AXL	VEHD2-46	HDHMOagg	\$460.32	15.3%	20.2%	21.4%
VT3HDH50EXLE	VEHD2-50	HDHMO	\$357.79	10.7%	15.5%	16.6%
VT3HDH51EXLE	VEHD2-51	HDHMO	\$354.92	10.6%	15.3%	16.4%
VT3HDH52AXL	N/A	HDHMOagg	\$365.57	8.3%	12.9%	14.0%
VT3HDH53EXLE	N/A	НуНМО	\$340.48	9.6%	14.3%	15.4%
VT3HDH55AXB	N/A	HDHMOagg	\$327.87	N/A	N/A	N/A
VT3HDH56AXB	N/A	HDHMO	\$407.17	N/A	N/A	N/A
VT3HDH57EXB	N/A	HDHMO	\$406.49	N/A	N/A	N/A
VT3HDH58AXB	N/A	HDHMOagg	\$409.89	N/A	N/A	N/A
VT3HDH59AXB	N/A	HDHMO	\$340.01	N/A	N/A	N/A
VT3HDH60EXB	N/A	HDHMO	\$485.18	N/A	N/A	N/A
VT3HMO119ZLE	N/A	НуНМО	\$552.85	N/A	N/A	N/A
VT3HMO120ZLE	N/A	НуНМО	\$512.63	N/A	N/A	N/A
VT3HMO122AXB	N/A	HDHMOagg	\$311.12	N/A	N/A	N/A

Exhibit 4a -- Medical Manual Rates (Q2 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

			Net Required	Quarterly	Annual	Annual Revenue
HMO Coplan	2018 Coplan	Product Type	Revenue PMPM	Change	Manual Rate	Change
VT3HMO087ZLN	VE2-087	НМО	\$588.11	1.6%	13.5%	14.1%
VT3HMO089ZLN	VE2-089	НМО	\$568.89	1.6%	13.3%	13.8%
VT3HMO091ZLE	VE2-091	НуНМО	\$462.91	1.6%	13.4%	13.9%
VT3HMO092ZLE	VE2-092	НуНМО	\$540.06	1.6%	15.6%	16.2%
VT3HMO093ZLE	VE2-093	НуНМО	\$483.47	1.6%	13.1%	13.7%
VT3HMO095ZLE	VE2-095	НуНМО	\$508.82	1.6%	13.5%	14.1%
VT3HMO100ZLE	VE2-100	НуНМО	\$475.99	1.6%	13.1%	13.6%
VT3HMO101ZLE	VE2-101	НуНМО	\$453.57	1.6%	13.0%	13.6%
VT3HMO103ZLE	VE2-103	НуНМО	\$501.62	1.6%	13.6%	14.1%
VT3HMO107ZLE	VE2-107	НуНМО	\$447.97	1.6%	12.8%	13.4%
VT3HMO110ZLE	VE2-110	НуНМО	\$464.78	1.6%	13.8%	14.4%
VT3HMO116ZLE	VE2-116	НуНМО	\$459.18	1.6%	15.2%	15.8%
VT3HMO117ZLE	VE2-117	НуНМО	\$333.70	1.6%	12.6%	13.2%
VT3HMO118ZLE	VE2-118	НуНМО	\$403.11	1.6%	15.8%	16.4%
VT3HDH01AXL	VEHD2-01	HDHMOagg	\$542.00	1.6%	15.4%	16.0%
VT3HDH02AXL	VEHD2-02	HDHMOagg	\$473.83	1.6%	13.2%	13.7%
VT3HDH07AXL	VEHD2-07	HDHMOagg	\$476.66	1.6%	13.7%	14.3%
VT3HDH08AXL	VEHD2-08	HDHMOagg	\$442.24	1.6%	15.1%	15.7%
VT3HDH09AXL	VEHD2-09	HDHMOagg	\$407.83	1.6%	13.4%	14.0%
VT3HDH15AXL	VEHD2-15	HDHMOagg	\$411.32	1.6%	13.5%	14.1%
VT3HDH17AXL	VEHD2-17	HDHMOagg	\$430.66	1.6%	13.9%	14.5%
VT3HDH19EXLE	VEHD2-19	HDHMO	\$397.50	1.6%	15.5%	16.0%
VT3HDH41EXLE	VEHD2-41	HDHMO	\$499.51	1.6%	20.1%	20.8%
VT3HDH43EXLE	VEHD2-43	HDHMO	\$435.92	1.6%	18.1%	18.7%
VT3HDH46AXL	VEHD2-46	HDHMOagg	\$467.68	1.6%	20.4%	21.0%
VT3HDH50EXLE	VEHD2-50	HDHMO	\$363.52	1.6%	15.7%	16.3%
VT3HDH51EXLE	VEHD2-51	HDHMO	\$360.60	1.6%	15.5%	16.1%
VT3HDH52AXL	N/A	HDHMOagg	\$371.42	1.6%	13.2%	13.7%
VT3HDH53EXLE	N/A	НуНМО	\$345.93	1.6%	14.5%	15.1%
VT3HDH55AXB	N/A	HDHMOagg	\$333.11	1.6%	N/A	N/A
VT3HDH56AXB	N/A	HDHMO	\$413.69	1.6%	N/A	N/A
VT3HDH57EXB	N/A	HDHMO	\$412.99	1.6%	N/A	N/A
VT3HDH58AXB	N/A	HDHMOagg	\$416.45	1.6%	N/A	N/A
VT3HDH59AXB	N/A	HDHMO	\$345.45	1.6%	N/A	N/A
VT3HDH60EXB	N/A	HDHMO	\$492.95	1.6%	N/A	N/A
VT3HMO119ZLE	N/A	НуНМО	\$561.69	1.6%	N/A	N/A
VT3HMO120ZLE	N/A	НуНМО	\$520.83	1.6%	N/A	N/A
VT3HMO122AXB	N/A	HDHMOagg	\$316.10	1.6%	N/A	N/A

Exhibit 4a -- Medical Manual Rates (Q3 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

			Net Required	Quarterly	Annual	Annual Revenue
HMO Coplan	2018 Coplan	Product Type	Revenue PMPM	Change	Manual Rate	Change
VT3HMO087ZLN	VE2-087	НМО	\$597.52	1.6%	13.7%	14.2%
VT3HMO089ZLN	VE2-089	HMO	\$577.99	1.6%	13.5%	13.9%
VT3HMO091ZLE	VE2-091	НуНМО	\$470.32	1.6%	13.6%	14.0%
VT3HMO092ZLE	VE2-092	НуНМО	\$548.70	1.6%	15.8%	16.3%
VT3HMO093ZLE	VE2-093	НуНМО	\$491.21	1.6%	13.3%	13.8%
VT3HMO095ZLE	VE2-095	НуНМО	\$516.96	1.6%	13.8%	14.2%
VT3HMO100ZLE	VE2-100	НуНМО	\$483.61	1.6%	13.3%	13.7%
VT3HMO101ZLE	VE2-101	НуНМО	\$460.83	1.6%	13.3%	13.7%
VT3HMO103ZLE	VE2-103	НуНМО	\$509.65	1.6%	13.8%	14.2%
VT3HMO107ZLE	VE2-107	НуНМО	\$455.14	1.6%	13.0%	13.5%
VT3HMO110ZLE	VE2-110	НуНМО	\$472.22	1.6%	14.1%	14.5%
VT3HMO116ZLE	VE2-116	НуНМО	\$466.53	1.6%	15.4%	15.9%
VT3HMO117ZLE	VE2-117	НуНМО	\$339.04	1.6%	12.8%	13.3%
VT3HMO118ZLE	VE2-118	НуНМО	\$409.56	1.6%	16.1%	16.5%
VT3HDH01AXL	VEHD2-01	HDHMOagg	\$550.67	1.6%	15.7%	16.1%
VT3HDH02AXL	VEHD2-02	HDHMOagg	\$481.41	1.6%	13.4%	13.8%
VT3HDH07AXL	VEHD2-07	HDHMOagg	\$484.29	1.6%	14.0%	14.4%
VT3HDH08AXL	VEHD2-08	HDHMOagg	\$449.32	1.6%	15.3%	15.7%
VT3HDH09AXL	VEHD2-09	HDHMOagg	\$414.36	1.6%	13.7%	14.1%
VT3HDH15AXL	VEHD2-15	HDHMOagg	\$417.90	1.6%	13.7%	14.1%
VT3HDH17AXL	VEHD2-17	HDHMOagg	\$437.55	1.6%	14.1%	14.6%
VT3HDH19EXLE	VEHD2-19	HDHMO	\$403.86	1.6%	15.7%	16.1%
VT3HDH41EXLE	VEHD2-41	HDHMO	\$507.50	1.6%	20.4%	20.8%
VT3HDH43EXLE	VEHD2-43	HDHMO	\$442.89	1.6%	18.3%	18.8%
VT3HDH46AXL	VEHD2-46	HDHMOagg	\$475.16	1.6%	20.7%	21.1%
VT3HDH50EXLE	VEHD2-50	HDHMO	\$369.34	1.6%	15.9%	16.4%
VT3HDH51EXLE	VEHD2-51	HDHMO	\$366.37	1.6%	15.8%	16.2%
VT3HDH52AXL	N/A	HDHMOagg	\$377.36	1.6%	13.4%	13.8%
VT3HDH53EXLE	N/A	НуНМО	\$351.46	1.6%	14.7%	15.2%
VT3HDH55AXB	N/A	HDHMOagg	\$338.44	1.6%	N/A	N/A
VT3HDH56AXB	N/A	HDHMO	\$420.31	1.6%	N/A	N/A
VT3HDH57EXB	N/A	HDHMO	\$419.60	1.6%	N/A	N/A
VT3HDH58AXB	N/A	HDHMOagg	\$423.11	1.6%	N/A	N/A
VT3HDH59AXB	N/A	HDHMO	\$350.98	1.6%	N/A	N/A
VT3HDH60EXB	N/A	HDHMO	\$500.84	1.6%	N/A	N/A
VT3HMO119ZLE	N/A	НуНМО	\$570.68	1.6%	N/A	N/A
VT3HMO120ZLE	N/A	НуНМО	\$529.16	1.6%	N/A	N/A
VT3HMO122AXB	N/A	HDHMOagg	\$321.16	1.6%	N/A	N/A

Exhibit 4a -- Medical Manual Rates (Q4 2020)

Large Group VT HMO AR44 Rate Filing
For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

			Net Required	Quarterly	Annual Manual	Annual Revenue
HMO Coplan	2018 Coplan	Product Type	Revenue PMPM	Change	Rate Change	Change
VT3HMO087ZLN	VE2-087	НМО	\$607.08	1.6%	13.9%	13.8%
VT3HMO089ZLN	VE2-089	HMO	\$587.24	1.6%	13.7%	13.6%
VT3HMO091ZLE	VE2-091	НуНМО	\$477.85	1.6%	13.8%	13.7%
VT3HMO092ZLE	VE2-092	НуНМО	\$557.48	1.6%	16.0%	15.9%
VT3HMO093ZLE	VE2-093	НуНМО	\$499.07	1.6%	13.6%	13.5%
VT3HMO095ZLE	VE2-095	НуНМО	\$525.23	1.6%	14.0%	13.9%
VT3HMO100ZLE	VE2-100	НуНМО	\$491.35	1.6%	13.5%	13.4%
VT3HMO101ZLE	VE2-101	НуНМО	\$468.20	1.6%	13.5%	13.4%
VT3HMO103ZLE	VE2-103	НуНМО	\$517.80	1.6%	14.0%	13.9%
VT3HMO107ZLE	VE2-107	НуНМО	\$462.42	1.6%	13.2%	13.1%
VT3HMO110ZLE	VE2-110	НуНМО	\$479.78	1.6%	14.3%	14.2%
VT3HMO116ZLE	VE2-116	НуНМО	\$473.99	1.6%	15.7%	15.6%
VT3HMO117ZLE	VE2-117	НуНМО	\$344.46	1.6%	13.0%	13.0%
VT3HMO118ZLE	VE2-118	НуНМО	\$416.11	1.6%	16.3%	16.2%
VT3HDH01AXL	VEHD2-01	HDHMOagg	\$559.48	1.6%	15.9%	15.8%
VT3HDH02AXL	VEHD2-02	HDHMOagg	\$489.11	1.6%	13.6%	13.5%
VT3HDH07AXL	VEHD2-07	HDHMOagg	\$492.04	1.6%	14.2%	14.1%
VT3HDH08AXL	VEHD2-08	HDHMOagg	\$456.51	1.6%	15.5%	15.4%
VT3HDH09AXL	VEHD2-09	HDHMOagg	\$420.99	1.6%	13.9%	13.8%
VT3HDH15AXL	VEHD2-15	HDHMOagg	\$424.59	1.6%	13.9%	13.8%
VT3HDH17AXL	VEHD2-17	HDHMOagg	\$444.55	1.6%	14.4%	14.3%
VT3HDH19EXLE	VEHD2-19	HDHMO	\$410.32	1.6%	15.9%	15.8%
VT3HDH41EXLE	VEHD2-41	HDHMO	\$515.62	1.6%	20.6%	20.5%
VT3HDH43EXLE	VEHD2-43	HDHMO	\$449.98	1.6%	18.6%	18.5%
VT3HDH46AXL	VEHD2-46	HDHMOagg	\$482.76	1.6%	20.9%	20.8%
VT3HDH50EXLE	VEHD2-50	HDHMO	\$375.25	1.6%	16.1%	16.0%
VT3HDH51EXLE	VEHD2-51	HDHMO	\$372.23	1.6%	16.0%	15.9%
VT3HDH52AXL	N/A	HDHMOagg	\$383.40	1.6%	13.6%	13.5%
VT3HDH53EXLE	N/A	НуНМО	\$357.08	1.6%	14.9%	14.9%
VT3HDH55AXB	N/A	HDHMOagg	\$343.86	1.6%	N/A	N/A
VT3HDH56AXB	N/A	HDHMO	\$427.03	1.6%	N/A	N/A
VT3HDH57EXB	N/A	HDHMO	\$426.31	1.6%	N/A	N/A
VT3HDH58AXB	N/A	HDHMOagg	\$429.88	1.6%	N/A	N/A
VT3HDH59AXB	N/A	HDHMO	\$356.60	1.6%	N/A	N/A
VT3HDH60EXB	N/A	HDHMO	\$508.85	1.6%	N/A	N/A
VT3HMO119ZLE	N/A	НуНМО	\$579.81	1.6%	N/A	N/A
VT3HMO120ZLE	N/A	НуНМО	\$537.63	1.6%	N/A	N/A
VT3HMO122AXB	N/A	HDHMOagg	\$326.30	1.6%	N/A	N/A

Exhibit 4b -- Medical Riders (Q1 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

				Product	Net Required	Quarterly	Annual Manual
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Rate Change
YV3H[MB/DH]301L		V2-301	Vision Exam 1 Every 2 Calendar Yr	HMO	\$4.79	10.9%	15.7%
MV3H[MB/DH]305L		V2-305L	Advanced Infertility Services - (Large Only)	HMO	\$6.39	10.9%	15.8%
MV3H[MB/DH]306L		V2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$6.01	10.9%	15.4%
MV3H[MB/DH]307L		V2-307	Exclusion For Elective Abortions	HMO	(\$0.23)	9.5%	9.5%
MV3HMB309L	MV3HMB309L-c	V2-309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	НМО	\$5.15	11.0%	15.5%
MV3HMB309L	MV3HMB309L-d	V2-309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	НМО	\$5.93	10.8%	15.4%
MV3HMB309L	MV3HMB309L-e	V2-309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$11.97	10.9%	15.7%
MV3HMB309L	MV3HMB309L-f	V2-309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$12.64	10.9%	15.6%
MV3HMB309L	MV3HMB309L-g	V2-309L-g	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	HMO	\$17.07	10.9%	15.7%
YV3H[MB/DH]310L	YV3HMB310L	V2-310	Annual Vision Exam - Per Calendar Yr	HMO	\$8.84	10.9%	15.7%
DV3H[MB/DH]312L	DV3HMB312L	V2-312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.14	10.7%	14.0%
YV3H[MB/DH]312		N/A	Exam & Hardware	HMO	\$0.01	n/a	n/a
MV3H[MB/DH]316L		V2-316	Disposable Medical Supplies	HMO	\$1.32	10.9%	16.8%
MV3H[MB/DH]317L		V2-317	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]334L		N/A	Wellstyles Program	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335L		N/A	Member Discount Program	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L		N/A	Annual Vision Exam - Per Calendar Yr	HMO	\$8.84	10.9%	n/a
MV3H[MB/DH]356L		V2-356	Deductible Carryover Rider	HMO	\$5.60	10.9%	15.7%
MV3H[MB/DH]366L		N/A	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]		N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]		N/A	WellBeing Rewards (2020)	HMO	\$0.00 \$0.00	n/a	n/a
GV3H[MB/DH]700		V2-700	Domestic Partners (Same And Opp Sex)	HMO HDHMO	\$0.00 0.5%	n/a	n/a
YV3H[MB/DH]312 YV3H[MB/DH]301L		VEHD2-312 N/A	Exam & Hardware Vision Exam 1 Every 2 Calendar Yr	HDHMO	0.5% \$4.79	n/a 10.9%	n/a n/a
MV3H[MB/DH]305L		VHD2-305L	Advanced Infertility Services - (Large Only)	HDHMO	\$6.33	10.9%	15.7%
MV3H[MB/DH]306L		VHD2-305L	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$6.42	10.9%	15.7%
MV3H[MB/DH]307L		VHD2-307	Exclusion For Elective Abortions	HDHMO	(\$0.21)	10.5%	10.5%
YV3H[MB/DH]310L		N/A	Annual Vision Exam - Per Calendar Yr	HDHMO	\$8.84	10.9%	n/a
DV3H[MB/DH]312L		N/A	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.14	10.7%	n/a
MV3H[MB/DH]316L		VHD2-316	Disposable Medical Supplies	HDHMO	\$0.85	10.4%	14.9%
MV3H[MB/DH]317L		VHD2-317	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]334L		N/A	Wellstyles Program	HDHMO	0.0%	n/a	n/a
MV3H[MB/DH]335L		N/A	Member Discount Program	HDHMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L		VHD2-346	Annual Vision Exam - Per Calendar Yr	HDHMO	\$8.84	10.9%	15.7%
MV3H[MB/DH]356L	MV3HDH356L	VHD2-356	Deductible Carryover Rider	HDHMO	\$11.20	10.9%	15.7%
MV3H[MB/DH]366L	MV3HDH366L	N/A	WellBeing Rewards	HDHMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]	MV3HDH371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	VHD700	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-a	VHD2-510-a	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH01AXL)	HDHMO	\$4.34	114.9%	124.9%
RXVT3HDH510	RXVT3HDH510L-b	VHD2-510-b	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH02AXL)	HDHMO	\$6.51	22.2%	27.2%
RXVT3HDH510	RXVT3HDH510L-g	VHD2-510-g	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH07AXL)	HDHMO	\$2.17	-32.2%	-29.5%
RXVT3HDH510	RXVT3HDH510L-h	VHD2-510-h	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH08AXL)	HDHMO	\$4.34	2.6%	7.2%
RXVT3HDH510	RXVT3HDH510L-i	VHD2-510-i	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH09AXL)	HDHMO	\$4.65	-27.4%	-24.2%
RXVT3HDH510	RXVT3HDH510L-o	VHD2-510-0	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH15AXL)	HDHMO	\$3.72	-12.5%	-8.6%
RXVT3HDH510	RXVT3HDH510L-q	VHD2-510-q	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH17AXL)	HDHMO	\$10.85	103.6%	112.0%
RXVT3HDH510	RXVT3HDH510L-s	VHD2-510-s	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH19EXLE)	HDHMO	\$15.19	-10.5%	-6.7%
RXVT3HDH510	RXVT3HDH510L-aa	VHD2-510-aa	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH41EXLE)	HDHMO	\$8.68	3.6%	8.0%
RXVT3HDH510	RXVT3HDH510L-ac	VHD2-510-ac	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH45EXLE)	HDHMO	\$15.19 \$10.85	21.2%	26.3% 19.8%
RXVT3HDH510 RXVT3HDH510	RXVT3HDH510L-af RXVT3HDH510L-ak	VHD2-510-af VHD2-510-ak	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH46AXL) Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH50EXLE)	HDHMO HDHMO	\$10.85 \$18.60	14.8% -4.2%	19.8% -0.1%
RXVT3HDH510	RXVT3HDH510L-ak	VHD2-510-ak VHD2-510-al	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH51EXLE)	HDHMO	\$18.60	-4.2%	-0.1%
RXVT3HDH510	RXVT3HDH510L-am	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH52AXL)	HDHMO	\$6.20	-18.0%	-14.6%
RXVT3HDH510	RXVT3HDH510L-an	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH52EXLE)	HDHMO	\$20.15	n/a	-14.6% n/a
RXVT3HDH510	RXVT3HDH510L-ap	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH35AXB)	HDHMO	\$18.60	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-ap	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH56AXB)	HDHMO	\$7.44	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-aq	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH57EXB)	HDHMO	\$8.06	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-as	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH58AXB)	HDHMO	\$15.19	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-at	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH59AXB)	HDHMO	\$12.40	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-au	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH60EXB)	HDHMO	\$10.85	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-av	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HMO122AXB)	HDHMO	\$15.66	n/a	n/a
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Exhibit 4b -- Medical Riders (Q2 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

			Tot Effective bates beginning between April 1, 2020 June 30, 2020				
				Product	Net Required	Quarterly	Annual Manual
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Rate Change
YV3H[MB/DH]301L	. YV3HMB301L	V2-301	Vision Exam 1 Every 2 Calendar Yr	HMO	\$4.87	1.7%	16.0%
MV3H[MB/DH]305		V2-305L	Advanced Infertility Services - (Large Only)	HMO	\$6.49	1.6%	15.9%
MV3H[MB/DH]306		V2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$6.11	1.7%	15.7%
MV3H[MB/DH]307	L MV3HMB307L	V2-307	Exclusion For Elective Abortions	HMO	(\$0.23)	0.0%	9.5%
MV3HMB309L	MV3HMB309L-c	V2-309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$5.23	1.6%	15.7%
MV3HMB309L	MV3HMB309L-d	V2-309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	HMO	\$6.02	1.5%	15.5%
MV3HMB309L	MV3HMB309L-e	V2-309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$12.16	1.6%	15.9%
MV3HMB309L	MV3HMB309L-f	V2-309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$12.84	1.6%	15.9%
MV3HMB309L	MV3HMB309L-g	V2-309L-g	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	HMO	\$17.34	1.6%	15.8%
YV3H[MB/DH]310L	. YV3HMB310L	V2-310	Annual Vision Exam - Per Calendar Yr	HMO	\$8.98	1.6%	15.9%
DV3H[MB/DH]3121	L DV3HMB312L	V2-312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.16	1.8%	14.9%
YV3H[MB/DH]312		N/A	Exam & Hardware	HMO	0.5%	n/a	n/a
MV3H[MB/DH]316	L MV3HMB316L	V2-316	Disposable Medical Supplies	HMO	\$1.34	1.5%	16.5%
MV3H[MB/DH]317	L MV3HMB317L	V2-317	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]334		N/A	Wellstyles Program	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335	L MV3HMB335L	N/A	Member Discount Program	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L	. YV3HMB346L	N/A	Annual Vision Exam - Per Calendar Yr	HMO	\$8.98	1.6%	n/a
MV3H[MB/DH]356	L MV3HMB356L	V2-356	Deductible Carryover Rider	HMO	\$5.69	1.6%	15.9%
MV3H[MB/DH]366	L MV3HMB366L	N/A	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]: MV3HMB371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]: MV3HMH371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700		V2-700	Domestic Partners (Same And Opp Sex)	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]312	YV3HDH312L	VEHD2-312	Exam & Hardware	HDHMO	\$0.01	n/a	n/a
YV3H[MB/DH]301L	. YV3HDH301L	N/A	Vision Exam 1 Every 2 Calendar Yr	HDHMO	\$4.87	1.7%	n/a
MV3H[MB/DH]305	L MV3HDH305L	VHD2-305L	Advanced Infertility Services - (Large Only)	HDHMO	\$6.43	1.6%	15.9%
MV3H[MB/DH]306		VHD2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$6.52	1.6%	15.8%
MV3H[MB/DH]307	L MV3HDH307L	VHD2-307	Exclusion For Elective Abortions	HDHMO	(\$0.21)	0.0%	10.5%
YV3H[MB/DH]310L	YV3HDH310L	N/A	Annual Vision Exam - Per Calendar Yr	HDHMO	\$8.98	1.6%	n/a
DV3H[MB/DH]312I	L DV3HDH312L	N/A	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	116.0%	1.8%	n/a
MV3H[MB/DH]316	L MV3HDH316L	VHD2-316	Disposable Medical Supplies	HDHMO	\$0.86	1.2%	14.7%
MV3H[MB/DH]317	L MV3HDH317L	VHD2-317	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]334	L MV3HDH334L	N/A	Wellstyles Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335	L MV3HDH335L	N/A	Member Discount Program	HDHMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L	. YV3HDH346L	VHD2-346	Annual Vision Exam - Per Calendar Yr	HDHMO	\$8.98	1.6%	15.9%
MV3H[MB/DH]356	L MV3HDH356L	VHD2-356	Deductible Carryover Rider	HDHMO	\$11.38	1.6%	15.9%
MV3H[MB/DH]366	L MV3HDH366L	N/A	WellBeing Rewards	HDHMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH]: MV3HDH371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	VHD700	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-a	VHD2-510-a	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH01AXL)	HDHMO	\$4.41	1.6%	125.0%
RXVT3HDH510	RXVT3HDH510L-b	VHD2-510-b	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH02AXL)	HDHMO	\$6.62	1.7%	27.6%
RXVT3HDH510	RXVT3HDH510L-g	VHD2-510-g	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH07AXL)	HDHMO	\$2.21	1.8%	-29.2%
RXVT3HDH510	RXVT3HDH510L-h	VHD2-510-h	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH08AXL)	HDHMO	\$4.41	1.6%	7.3%
RXVT3HDH510	RXVT3HDH510L-i	VHD2-510-i	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH09AXL)	HDHMO	\$4.73	1.7%	-24.1%
RXVT3HDH510	RXVT3HDH510L-o	VHD2-510-o	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH15AXL)	HDHMO	\$3.78	1.6%	-8.5%
RXVT3HDH510	RXVT3HDH510L-q	VHD2-510-q	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH17AXL)	HDHMO	\$11.03	1.6%	112.5%
RXVT3HDH510	RXVT3HDH510L-s	VHD2-510-s	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH19EXLE)	HDHMO	\$15.44	1.6%	-6.5%
RXVT3HDH510	RXVT3HDH510L-aa	VHD2-510-aa	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH41EXLE)	HDHMO	\$8.82	1.6%	8.2%
RXVT3HDH510	RXVT3HDH510L-ac	VHD2-510-ac	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH43EXLE)	HDHMO	\$15.44	1.6%	26.6%
RXVT3HDH510	RXVT3HDH510L-af	VHD2-510-af	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH46AXL)	HDHMO	\$11.03	1.6%	20.0%
RXVT3HDH510	RXVT3HDH510L-ak	VHD2-510-ak	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH50EXLE)	HDHMO	\$18.90	1.6%	0.1%
RXVT3HDH510	RXVT3HDH510L-al	VHD2-510-al	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH51EXLE)	HDHMO	\$18.90	1.6%	-6.0%
RXVT3HDH510	RXVT3HDH510L-am	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH52AXL)	HDHMO	\$6.30	1.6%	-14.4%
RXVT3HDH510	RXVT3HDH510L-an	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH53EXLE)	HDHMO	\$20.48	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ap	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH55AXB)	HDHMO	\$18.90	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-aq	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH56AXB)	HDHMO	\$7.56	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ar	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH57EXB)	HDHMO	\$8.19	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-as	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH58AXB)	HDHMO	\$15.44	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-at	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH59AXB)	HDHMO	\$12.60	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-au	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH60EXB)	HDHMO	\$11.03	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-av	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HMO122AXB)	HDHMO	\$15.91	1.6%	n/a

Exhibit 4b -- Medical Riders (Q3 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

			To Effective Dates Deginning Detween July 1, 2020 September 30, 2020				
				Product	Net Required	Quarterly	Annual Manual
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Rate Change
YV3H[MB/DH]301L		V2-301	Vision Exam 1 Every 2 Calendar Yr	HMO	\$4.95	1.6%	16.2%
MV3H[MB/DH]305		V2-305L	Advanced Infertility Services - (Large Only)	HMO	\$6.59	1.5%	16.0%
MV3H[MB/DH]306		V2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$6.21	1.6%	16.1%
MV3H[MB/DH]307	'L MV3HMB307L	V2-307	Exclusion For Elective Abortions	HMO	(\$0.23)	0.0%	9.5%
MV3HMB309L	MV3HMB309L-c	V2-309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$5.31	1.5%	15.9%
MV3HMB309L	MV3HMB309L-d	V2-309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	HMO	\$6.12	1.7%	15.9%
MV3HMB309L	MV3HMB309L-e	V2-309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$12.35	1.6%	16.1%
MV3HMB309L	MV3HMB309L-f	V2-309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$13.05	1.6%	16.1%
MV3HMB309L	MV3HMB309L-g	V2-309L-g	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	HMO	\$17.62	1.6%	16.1%
YV3H[MB/DH]310L	YV3HMB310L	V2-310	Annual Vision Exam - Per Calendar Yr	HMO	\$9.12	1.6%	16.0%
DV3H[MB/DH]3121	L DV3HMB312L	V2-312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.18	1.7%	15.7%
YV3H[MB/DH]312		N/A	Exam & Hardware	HMO	0.5%	n/a	n/a
MV3H[MB/DH]316	SL MV3HMB316L	V2-316	Disposable Medical Supplies	HMO	\$1.36	1.5%	16.2%
MV3H[MB/DH]317	'L MV3HMB317L	V2-317	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]334		N/A	Wellstyles Program	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335		N/A	Member Discount Program	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L	YV3HMB346L	N/A	Annual Vision Exam - Per Calendar Yr	HMO	\$9.12	1.6%	16.0%
MV3H[MB/DH]356	SL MV3HMB356L	V2-356	Deductible Carryover Rider	HMO	\$5.78	1.6%	16.1%
MV3H[MB/DH]366	SL MV3HMB366L	N/A	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH	I] MV3HMB371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH	I] MV3HMH371L	N/A	WellBeing Rewards (2020)	HMO	0.0%	n/a	n/a
GV3H[MB/DH]700	GV3HMB700L	V2-700	Domestic Partners (Same And Opp Sex)	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]312	YV3HDH312L	VEHD2-312	Exam & Hardware	HDHMO	\$0.01	n/a	n/a
YV3H[MB/DH]301L	YV3HDH301L	N/A	Vision Exam 1 Every 2 Calendar Yr	HDHMO	\$4.95	1.6%	16.2%
MV3H[MB/DH]305	L MV3HDH305L	VHD2-305L	Advanced Infertility Services - (Large Only)	HDHMO	\$6.53	1.6%	16.0%
MV3H[MB/DH]306		VHD2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$6.62	1.5%	15.9%
MV3H[MB/DH]307	'L MV3HDH307L	VHD2-307	Exclusion For Elective Abortions	HDHMO	(\$0.21)	0.0%	10.5%
YV3H[MB/DH]310L	YV3HDH310L	N/A	Annual Vision Exam - Per Calendar Yr	HDHMO	\$9.12	1.6%	16.0%
DV3H[MB/DH]312I	L DV3HDH312L	N/A	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.18	1.7%	15.7%
MV3H[MB/DH]316	SL MV3HDH316L	VHD2-316	Disposable Medical Supplies	HDHMO	\$0.87	1.2%	14.5%
MV3H[MB/DH]317	'L MV3HDH317L	VHD2-317	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]334	L MV3HDH334L	N/A	Wellstyles Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335	L MV3HDH335L	N/A	Member Discount Program	HDHMO	\$0.00	n/a	n/a
YV3H[MB/DH]346L	YV3HDH346L	VHD2-346	Annual Vision Exam - Per Calendar Yr	HDHMO	\$9.12	1.6%	16.0%
MV3H[MB/DH]356	SL MV3HDH356L	VHD2-356	Deductible Carryover Rider	HDHMO	\$11.56	1.6%	16.1%
MV3H[MB/DH]366	SL MV3HDH366L	N/A	WellBeing Rewards	HDHMO	\$0.00	n/a	n/a
MV3H[MB/MH/DH	I] MV3HDH371L	N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700	GV3HDH700L	VHD700	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-a	VHD2-510-a	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH01AXL)	HDHMO	\$4.48	1.6%	125.1%
RXVT3HDH510	RXVT3HDH510L-b	VHD2-510-b	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH02AXL)	HDHMO	\$6.73	1.7%	27.9%
RXVT3HDH510	RXVT3HDH510L-g	VHD2-510-g	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH07AXL)	HDHMO	\$2.25	1.8%	-28.8%
RXVT3HDH510	RXVT3HDH510L-h	VHD2-510-h	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH08AXL)	HDHMO	\$4.48	1.6%	7.4%
RXVT3HDH510	RXVT3HDH510L-i	VHD2-510-i	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH09AXL)	HDHMO	\$4.81	1.7%	-23.9%
RXVT3HDH510	RXVT3HDH510L-o	VHD2-510-o	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH15AXL)	HDHMO	\$3.84	1.6%	-8.4%
RXVT3HDH510	RXVT3HDH510L-q	VHD2-510-q	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH17AXL)	HDHMO	\$11.21	1.6%	113.1%
RXVT3HDH510	RXVT3HDH510L-s	VHD2-510-s	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH19EXLE)	HDHMO	\$15.69	1.6%	-6.3%
RXVT3HDH510	RXVT3HDH510L-aa	VHD2-510-aa	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH41EXLE)	HDHMO	\$8.96	1.6%	8.5%
RXVT3HDH510	RXVT3HDH510L-ac	VHD2-510-ac	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH43EXLE)	HDHMO	\$15.69	1.6%	26.8%
RXVT3HDH510	RXVT3HDH510L-af	VHD2-510-af	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH46AXL)	HDHMO	\$11.21	1.6%	20.3%
RXVT3HDH510	RXVT3HDH510L-ak	VHD2-510-ak	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH50EXLE)	HDHMO	\$19.20	1.6%	0.3%
RXVT3HDH510	RXVT3HDH510L-al	VHD2-510-al	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH51EXLE)	HDHMO	\$19.20	1.6%	-5.8%
RXVT3HDH510	RXVT3HDH510L-am	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH52AXL)	HDHMO	\$6.40	1.6%	-14.2%
RXVT3HDH510	RXVT3HDH510L-an	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH53EXLE)	HDHMO	\$20.81	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ap	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH55AXB)	HDHMO	\$19.20	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-aq	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH56AXB)	HDHMO	\$7.68	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ar	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH57EXB)	HDHMO	\$8.32	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-as	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH58AXB)	HDHMO	\$15.69	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-at	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH59AXB)	HDHMO	\$12.80	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-au	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH60EXB)	HDHMO	\$11.21	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-av	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HMO122AXB)	HDHMO	\$16.16	1.6%	n/a

Exhibit 4b -- Medical Riders (Q4 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

			Tot Effective Bates Beginning Between October 1, 2020 Beechber 31, 2020				
				Product	Net Required		Annual Manual
Form Name	HMO Rider	2018 Rider	Description	Туре	Revenue PMPM	Change	Rate Change
YV3H[MB/DH]301		V2-301	Vision Exam 1 Every 2 Calendar Yr	HMO	\$5.03	1.6%	16.4%
MV3H[MB/DH]305		V2-305L	Advanced Infertility Services - (Large Only)	HMO	\$6.70	1.7%	16.3%
MV3H[MB/DH]306		V2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HMO	\$6.31	1.6%	16.4%
MV3H[MB/DH]307		V2-307	Exclusion For Elective Abortions	HMO	(\$0.23)	0.0%	9.5%
MV3HMB309L	MV3HMB309L-c	V2-309L-c	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 2x OOP Max plans	HMO	\$5.39	1.5%	16.2%
MV3HMB309L	MV3HMB309L-d	V2-309L-d	Outpatient X-Ray Covered At 100% (Not High Tech) - \$1000 Ded; 3x OOP Max plans	HMO	\$6.22	1.6%	16.3%
MV3HMB309L	MV3HMB309L-e	V2-309L-e	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 2x OOP Max plans	HMO	\$12.55	1.6%	16.3%
MV3HMB309L	MV3HMB309L-f	V2-309L-f	Outpatient X-Ray Covered At 100% (Not High Tech) - \$2000 Ded; 3x OOP Max plans	HMO	\$13.26	1.6%	16.3%
MV3HMB309L	MV3HMB309L-g	V2-309L-g	Outpatient X-Ray Covered At 100% (Not High Tech) - \$3000+ Ded; 2x OOP Max plans	HMO	\$17.90	1.6%	16.3%
YV3H[MB/DH]310		V2-310	Annual Vision Exam - Per Calendar Yr	HMO	\$9.27	1.6%	16.3%
DV3H[MB/DH]312		V2-312	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HMO	\$1.20	1.7%	16.5%
YV3H[MB/DH]312		N/A	Exam & Hardware	HMO	0.5%	n/a	n/a
MV3H[MB/DH]316		V2-316	Disposable Medical Supplies	HMO	\$1.38	1.5%	16.0%
MV3H[MB/DH]317		V2-317	Changes Contract Yr To Calendar Year	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]334		N/A	Wellstyles Program	HMO	\$0.00	n/a	n/a
MV3H[MB/DH]335		N/A	Member Discount Program	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]346		N/A	Annual Vision Exam - Per Calendar Yr	HMO	\$9.27	1.6%	16.3%
MV3H[MB/DH]356		V2-356	Deductible Carryover Rider	HMO	\$5.87	1.6%	16.2%
MV3H[MB/DH]366		N/A	WellBeing Rewards	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DF		N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
MV3H[MB/MH/DF		N/A	WellBeing Rewards (2020)	HMO	0.0%	n/a	n/a
GV3H[MB/DH]700		V2-700	Domestic Partners (Same And Opp Sex)	HMO	\$0.00	n/a	n/a
YV3H[MB/DH]312		VEHD2-312	Exam & Hardware	HDHMO	\$0.01	n/a	n/a
YV3H[MB/DH]301		N/A	Vision Exam 1 Every 2 Calendar Yr	HDHMO	\$5.03	1.6%	16.4%
MV3H[MB/DH]305		VHD2-305L	Advanced Infertility Services - (Large Only)	HDHMO	\$6.63	1.5%	16.1%
MV3H[MB/DH]306		VHD2-306	60 Visits Outpatient Physical/Speech/Occupational Therapy	HDHMO	\$6.73	1.7%	16.2%
MV3H[MB/DH]307		VHD2-307	Exclusion For Elective Abortions	HDHMO	(\$0.21)	0.0%	10.5%
YV3H[MB/DH]310		N/A	Annual Vision Exam - Per Calendar Yr	HDHMO	\$9.27	1.6%	16.3%
DV3H[MB/DH]312		N/A	Dme, External Pros/Ostomy Buy - Up To 80% In-Network Only	HDHMO	\$1.20	1.7%	16.5%
MV3H[MB/DH]316		VHD2-316	Disposable Medical Supplies	HDHMO	\$0.88	1.1%	14.3%
MV3H[MB/DH]317		VHD2-317	Changes Contract Yr To Calendar Year	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]334		N/A	Wellstyles Program	HDHMO	\$0.00	n/a	n/a
MV3H[MB/DH]335		N/A	Member Discount Program	HDHMO	\$0.00	n/a	n/a
YV3H[MB/DH]346		VHD2-346	Annual Vision Exam - Per Calendar Yr	HDHMO	\$9.27	1.6%	16.3%
MV3H[MB/DH]356		VHD2-356	Deductible Carryover Rider	HDHMO	\$11.74	1.6%	16.2%
MV3H[MB/DH]366		N/A	WellBeing Rewards	HDHMO	\$0.00	n/a	n/a
MV3H[MB/MH/DF		N/A	WellBeing Rewards (2020)	HMO	\$0.00	n/a	n/a
GV3H[MB/DH]700		VHD700	Domestic Partners (Same And Opp Sex)	HDHMO	\$0.00	n/a	n/a
RXVT3HDH510	RXVT3HDH510L-a	VHD2-510-a	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH01AXL)	HDHMO	\$4.55	1.6%	125.2%
RXVT3HDH510	RXVT3HDH510L-b	VHD2-510-b	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH02AXL)	HDHMO	\$6.84	1.6%	28.3%
RXVT3HDH510	RXVT3HDH510L-g	VHD2-510-g	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH07AXL)	HDHMO	\$2.29	1.8%	-28.4%
RXVT3HDH510	RXVT3HDH510L-h	VHD2-510-h	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH08AXL)	HDHMO	\$4.55	1.6%	7.6%
RXVT3HDH510	RXVT3HDH510L-i	VHD2-510-i	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH09AXL)	HDHMO	\$4.89	1.7%	-23.7%
RXVT3HDH510	RXVT3HDH510L-o	VHD2-510-o	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH15AXL)	HDHMO	\$3.90	1.6%	-8.2%
RXVT3HDH510	RXVT3HDH510L-q	VHD2-510-q	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH17AXL)	HDHMO	\$11.39	1.6%	113.7%
RXVT3HDH510	RXVT3HDH510L-s	VHD2-510-s	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH19EXLE)	HDHMO	\$15.94	1.6%	-6.1%
RXVT3HDH510	RXVT3HDH510L-aa	VHD2-510-aa	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH41EXLE)	HDHMO	\$9.10	1.6%	8.6%
RXVT3HDH510	RXVT3HDH510L-ac	VHD2-510-ac	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH43EXLE)	HDHMO	\$15.94	1.6%	27.1%
RXVT3HDH510	RXVT3HDH510L-af	VHD2-510-af	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH46AXL)	HDHMO	\$11.39	1.6%	20.5%
RXVT3HDH510	RXVT3HDH510L-ak	VHD2-510-ak	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH50EXLE)	HDHMO	\$19.51	1.6%	0.5%
RXVT3HDH510	RXVT3HDH510L-al	VHD2-510-al	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH51EXLE)	HDHMO	\$19.51	1.6%	-5.7%
RXVT3HDH510	RXVT3HDH510L-am	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH52AXL)	HDHMO	\$6.50	1.6%	-14.0%
RXVT3HDH510	RXVT3HDH510L-an	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH53EXLE)	HDHMO	\$21.14	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ap	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH55AXB)	HDHMO	\$19.51	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-aq	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH56AXB)	HDHMO	\$7.80	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-ar	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH57EXB)	HDHMO	\$8.45	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-as	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH58AXB)	HDHMO	\$15.94	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-at	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH59AXB)	HDHMO	\$13.00	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-au	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HDH60EXB)	HDHMO	\$11.39	1.6%	n/a
RXVT3HDH510	RXVT3HDH510L-av	N/A	Safe Harbor preventative Rx list for qualified HDHP's (VT3HMO122AXB)	HDHMO	\$16.42	1.6%	n/a

Exhibit 4c -- Rx Riders (Q1 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between January 1, 2020 - March 31, 2020

				Product	Net Required	Quarterly	Annual Manual Rate
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	V2-500	\$10/\$30/\$50	HMO	\$72.11	23.9%	29.1%
RXVT3HMB501ZL	RXVT3HMB501ZL	V2-501	\$10/30%/50%	HMO	\$59.85	17.2%	22.2%
RXVT3HMB502ZL	RXVT3HMB502ZL	V2-502	50%	HMO	\$55.83	22.5%	27.8%
RXVT3HMB605ZL	RXVT3HMB605ZL	V2-605	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$66.81	28.5%	34.0%
RXVT3HMB606ZL	RXVT3HMB606ZL	N/A	\$10/\$30/\$50 \$100 Ded	HMO	\$64.82	N/A	N/A
RXVT3HMB607ZL	RXVT3HMB607ZL	N/A	\$10/\$30/\$50 \$250 Brand Ded	HMO	\$66.48	N/A	N/A
RXVT3HMB608ZL	RXVT3HMB608ZL	N/A	\$15/\$45/\$75 \$100 Ded	HMO	\$63.17	N/A	N/A
RXVT3HMB609ZL	RXVT3HMB609ZL	N/A	\$5/\$45/\$90 \$100 Ded	HMO	\$64.82	N/A	N/A
RXVT3HMB610ZL	RXVT3HMB610ZL	N/A	\$15/\$45/\$75	HMO	\$70.12	N/A	N/A
RXVT3H[MB/DH]550L	RXVT3HDH550L	N/A	Removes MAC Pricing	HMO	\$1.04	10.6%	14.3%
RXVT3H[MB/DH]551L	RXVT3HDH551L	N/A	Change mail copay from 2.5 to 2.0	HMO	\$0.45	9.8%	18.4%
RXVT3H[MB/DH]550L	RXVT3HMB550L	V2-550L	Removes MAC Pricing	HMO	\$1.04	10.6%	14.3%
RXVT3H[MB/DH]551L	RXVT3HMB551L	V2-551L	Change mail copay from 2.5 to 2.0	HMO	\$0.45	9.8%	18.4%

Exhibit 4c -- Rx Riders (Q2 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between April 1, 2020 - June 30, 2020

				Product	Net Required	Quarterly	Annual Manual Rate
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	V2-500	\$10/\$30/\$50	HMO	\$73.26	1.6%	29.4%
RXVT3HMB501ZL	RXVT3HMB501ZL	V2-501	\$10/30%/50%	HMO	\$60.81	1.6%	22.4%
RXVT3HMB502ZL	RXVT3HMB502ZL	V2-502	50%	HMO	\$56.72	1.6%	28.0%
RXVT3HMB605ZL	RXVT3HMB605ZL	V2-605	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$67.88	1.6%	34.2%
RXVT3HMB606ZL	RXVT3HMB606ZL	N/A	\$10/\$30/\$50 \$100 Ded	HMO	\$65.86	1.6%	N/A
RXVT3HMB607ZL	RXVT3HMB607ZL	N/A	\$10/\$30/\$50 \$250 Brand Ded	НМО	\$67.54	1.6%	N/A
RXVT3HMB608ZL	RXVT3HMB608ZL	N/A	\$15/\$45/\$75 \$100 Ded	HMO	\$64.18	1.6%	N/A
RXVT3HMB609ZL	RXVT3HMB609ZL	N/A	\$5/\$45/\$90 \$100 Ded	HMO	\$65.86	1.6%	N/A
RXVT3HMB610ZL	RXVT3HMB610ZL	N/A	\$15/\$45/\$75	НМО	\$71.24	1.6%	N/A
RXVT3H[MB/DH]550L	RXVT3HDH550L	N/A	Removes MAC Pricing	HMO	\$1.06	1.9%	15.2%
RXVT3H[MB/DH]551L	RXVT3HDH551L	N/A	Change mail copay from 2.5 to 2.0	HMO	\$0.46	2.2%	17.9%
RXVT3H[MB/DH]550L	RXVT3HMB550L	V2-550L	Removes MAC Pricing	НМО	\$1.06	1.9%	15.2%
RXVT3H[MB/DH]551L	RXVT3HMB551L	V2-551L	Change mail copay from 2.5 to 2.0	HMO	\$0.46	2.2%	17.9%

Exhibit 4c -- Rx Riders (Q3 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between July 1, 2020 - September 30, 2020

				Product	Net Required	Quarterly	Annual Manual Rate
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	V2-500	\$10/\$30/\$50	HMO	\$74.43	1.6%	29.6%
RXVT3HMB501ZL	RXVT3HMB501ZL	V2-501	\$10/30%/50%	HMO	\$61.78	1.6%	22.7%
RXVT3HMB502ZL	RXVT3HMB502ZL	V2-502	50%	HMO	\$57.63	1.6%	28.3%
RXVT3HMB605ZL	RXVT3HMB605ZL	V2-605	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$68.97	1.6%	34.5%
RXVT3HMB606ZL	RXVT3HMB606ZL	N/A	\$10/\$30/\$50 \$100 Ded	HMO	\$66.91	1.6%	N/A
RXVT3HMB607ZL	RXVT3HMB607ZL	N/A	\$10/\$30/\$50 \$250 Brand Ded	HMO	\$68.62	1.6%	N/A
RXVT3HMB608ZL	RXVT3HMB608ZL	N/A	\$15/\$45/\$75 \$100 Ded	HMO	\$65.21	1.6%	N/A
RXVT3HMB609ZL	RXVT3HMB609ZL	N/A	\$5/\$45/\$90 \$100 Ded	HMO	\$66.91	1.6%	N/A
RXVT3HMB610ZL	RXVT3HMB610ZL	N/A	\$15/\$45/\$75	HMO	\$72.38	1.6%	N/A
RXVT3H[MB/DH]550L	RXVT3HDH550L	N/A	Removes MAC Pricing	HMO	\$1.08	1.9%	16.1%
RXVT3H[MB/DH]551L	RXVT3HDH551L	N/A	Change mail copay from 2.5 to 2.0	HMO	\$0.47	2.2%	17.5%
RXVT3H[MB/DH]550L	RXVT3HMB550L	V2-550L	Removes MAC Pricing	HMO	\$1.08	1.9%	16.1%
RXVT3H[MB/DH]551L	RXVT3HMB551L	V2-551L	Change mail copay from 2.5 to 2.0	HMO	\$0.47	2.2%	17.5%

Exhibit 4c -- Rx Riders (Q4 2020)

Large Group VT HMO AR44 Rate Filing For Effective Dates Beginning Between October 1, 2020 - December 31, 2020

				Product	Net Required	Quarterly	Annual Manual Rate
Form Name	HMO Rider	2018 Rider	Description	Type	Revenue PMPM	Change	Change
RXVT3HMB500ZL	RXVT3HMB500ZL	V2-500	\$10/\$30/\$50	HMO	\$75.62	1.6%	29.9%
RXVT3HMB501ZL	RXVT3HMB501ZL	V2-501	\$10/30%/50%	HMO	\$62.77	1.6%	22.9%
RXVT3HMB502ZL	RXVT3HMB502ZL	V2-502	50%	HMO	\$58.55	1.6%	28.5%
RXVT3HMB605ZL	RXVT3HMB605ZL	V2-605	\$5/\$45/\$90 - \$250 Brand Ded	HMO	\$70.07	1.6%	34.8%
RXVT3HMB606ZL	RXVT3HMB606ZL	N/A	\$10/\$30/\$50 \$100 Ded	HMO	\$67.98	1.6%	N/A
RXVT3HMB607ZL	RXVT3HMB607ZL	N/A	\$10/\$30/\$50 \$250 Brand Ded	HMO	\$69.72	1.6%	N/A
RXVT3HMB608ZL	RXVT3HMB608ZL	N/A	\$15/\$45/\$75 \$100 Ded	HMO	\$66.25	1.6%	N/A
RXVT3HMB609ZL	RXVT3HMB609ZL	N/A	\$5/\$45/\$90 \$100 Ded	HMO	\$67.98	1.6%	N/A
RXVT3HMB610ZL	RXVT3HMB610ZL	N/A	\$15/\$45/\$75	HMO	\$73.54	1.6%	N/A
RXVT3H[MB/DH]550L	RXVT3HDH550L	N/A	Removes MAC Pricing	HMO	\$1.10	1.9%	17.0%
RXVT3H[MB/DH]551L	RXVT3HDH551L	N/A	Change mail copay from 2.5 to 2.0	HMO	\$0.48	2.1%	17.1%
RXVT3H[MB/DH]550L	RXVT3HMB550L	V2-550L	Removes MAC Pricing	HMO	\$1.10	1.9%	17.0%
RXVT3H[MB/DH]551L	RXVT3HMB551L	V2-551L	Change mail copay from 2.5 to 2.0	HMO	\$0.48	2.1%	17.1%

Certification of Compliance

I hereby certify that I have reviewed the applicable filing requirements for this filing and the filing complies with all applicable statutory and regulatory provisions for the state of Vermont.

Print Name: Karla Austen Title: Chief Financial Officer & Executive Vice President

Signature: M 1 tut Date: 08/12/2019